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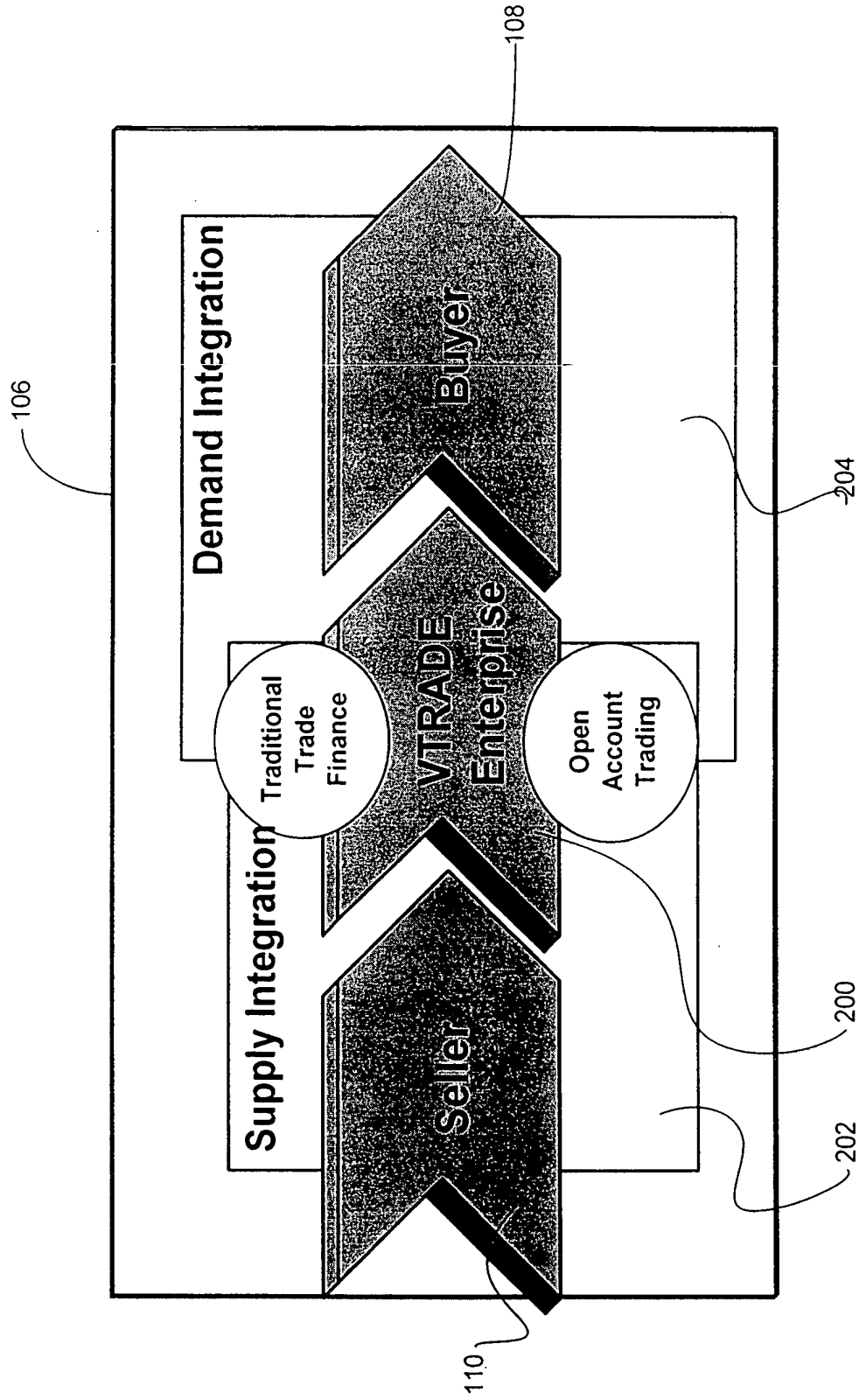


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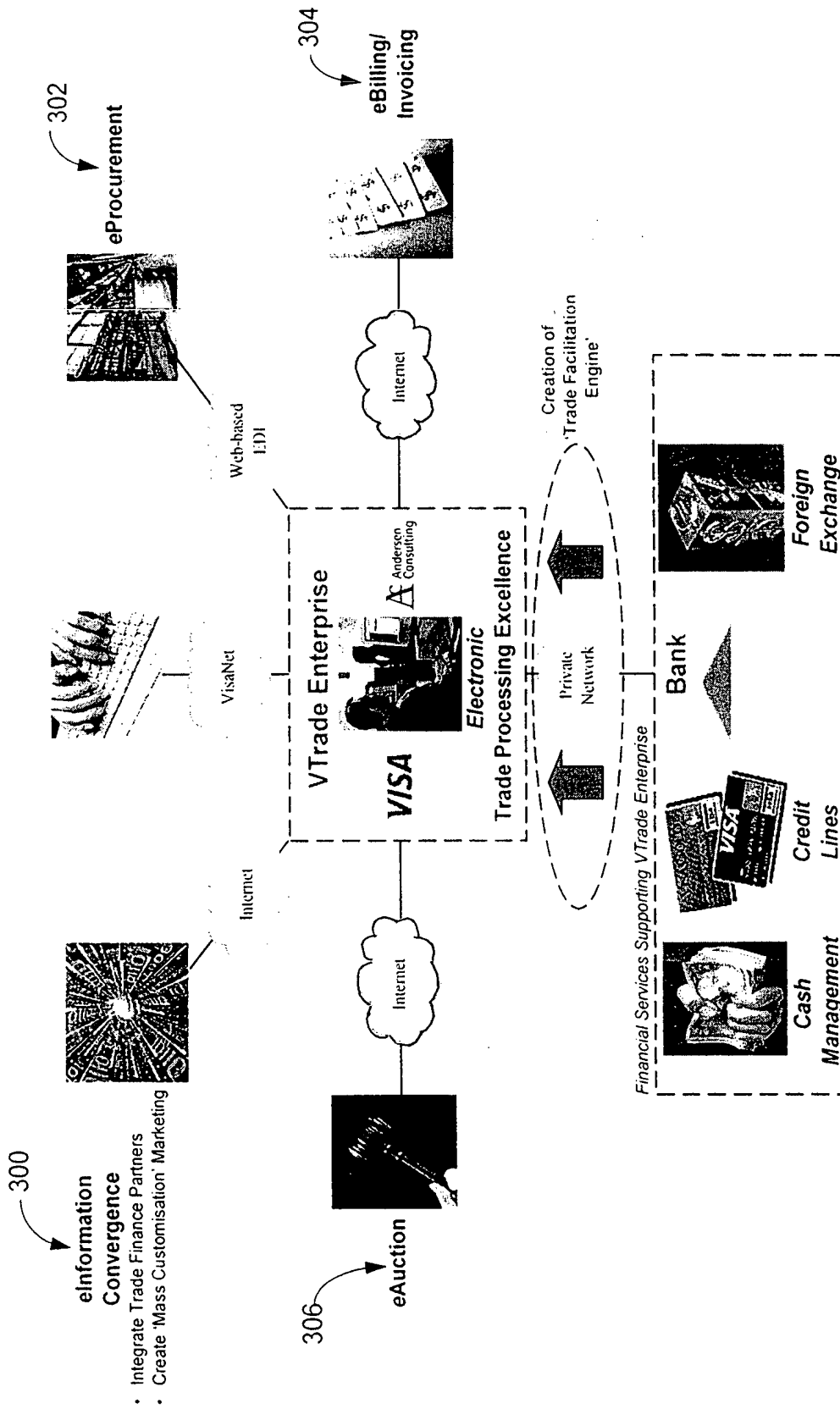


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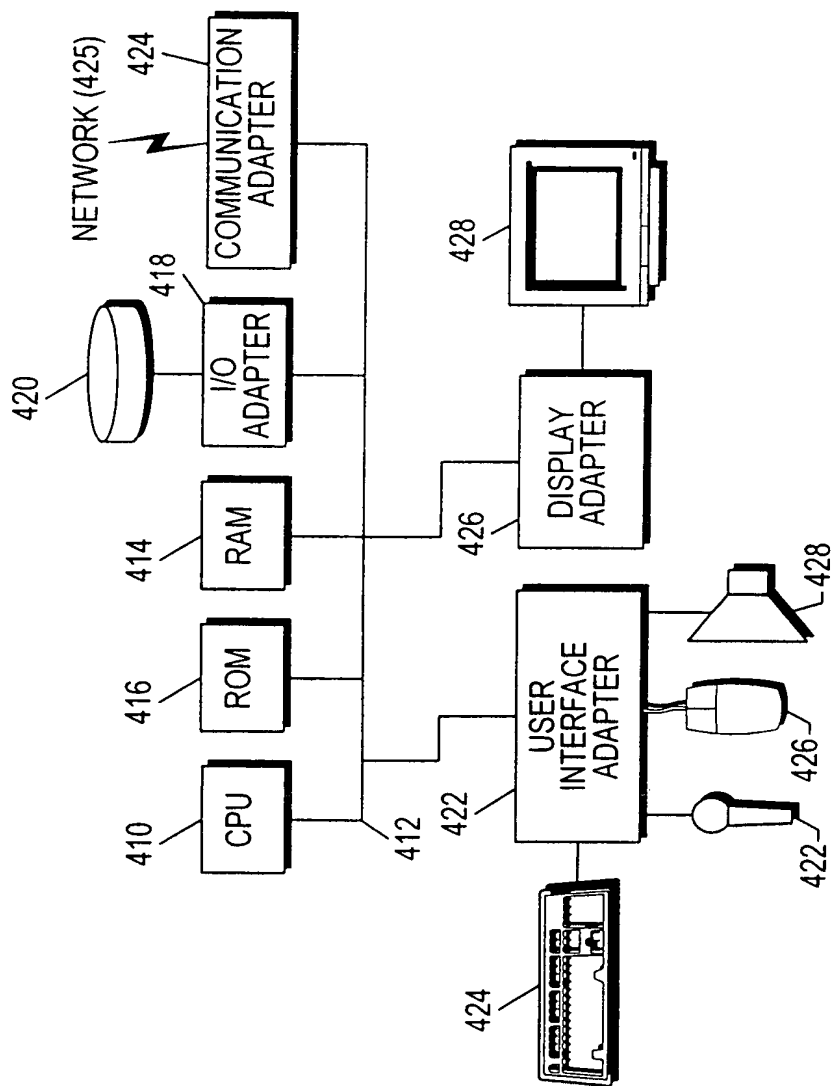


Figure 4

Replacement Sheet

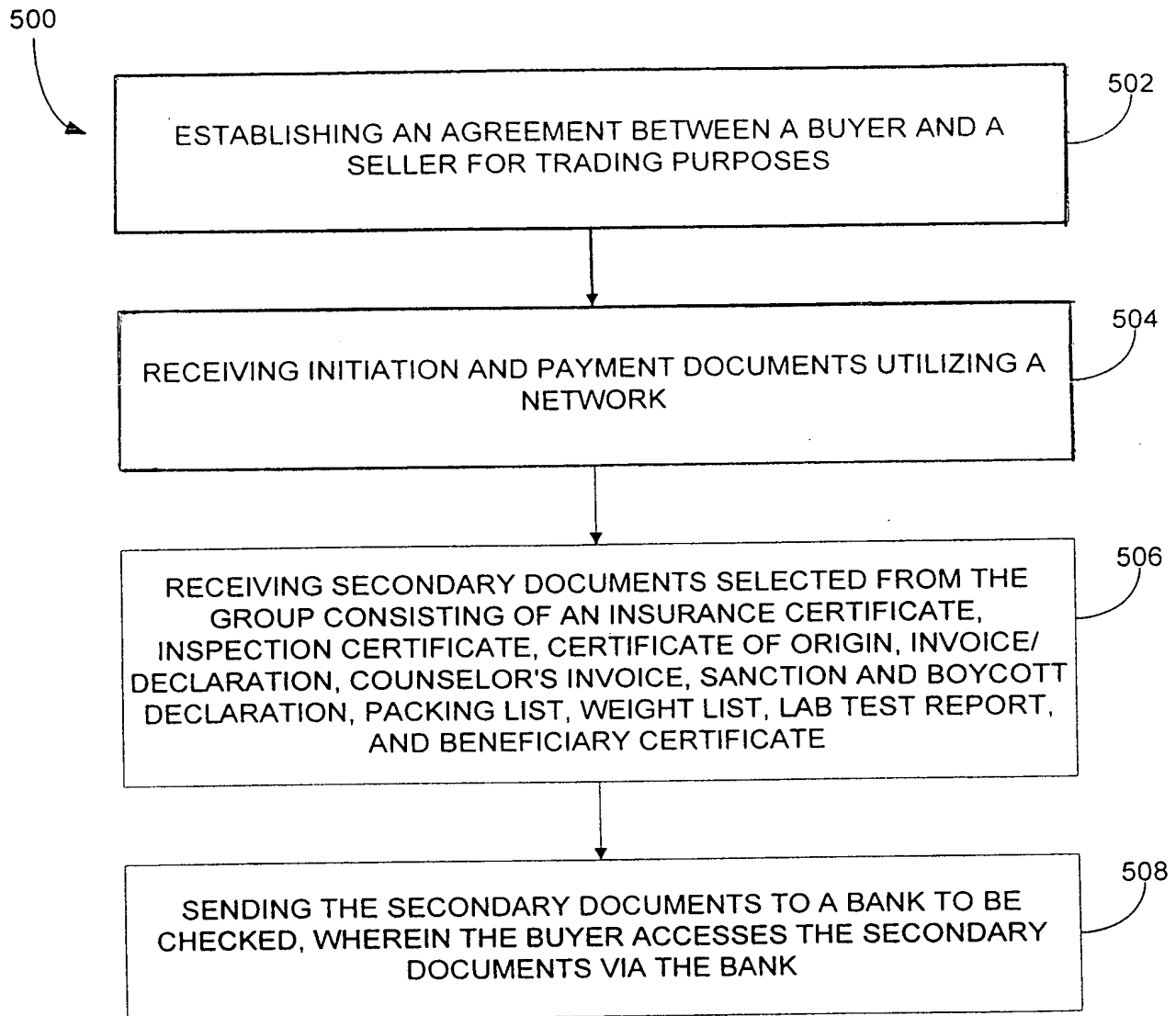


Figure 5

Replacement Sheet

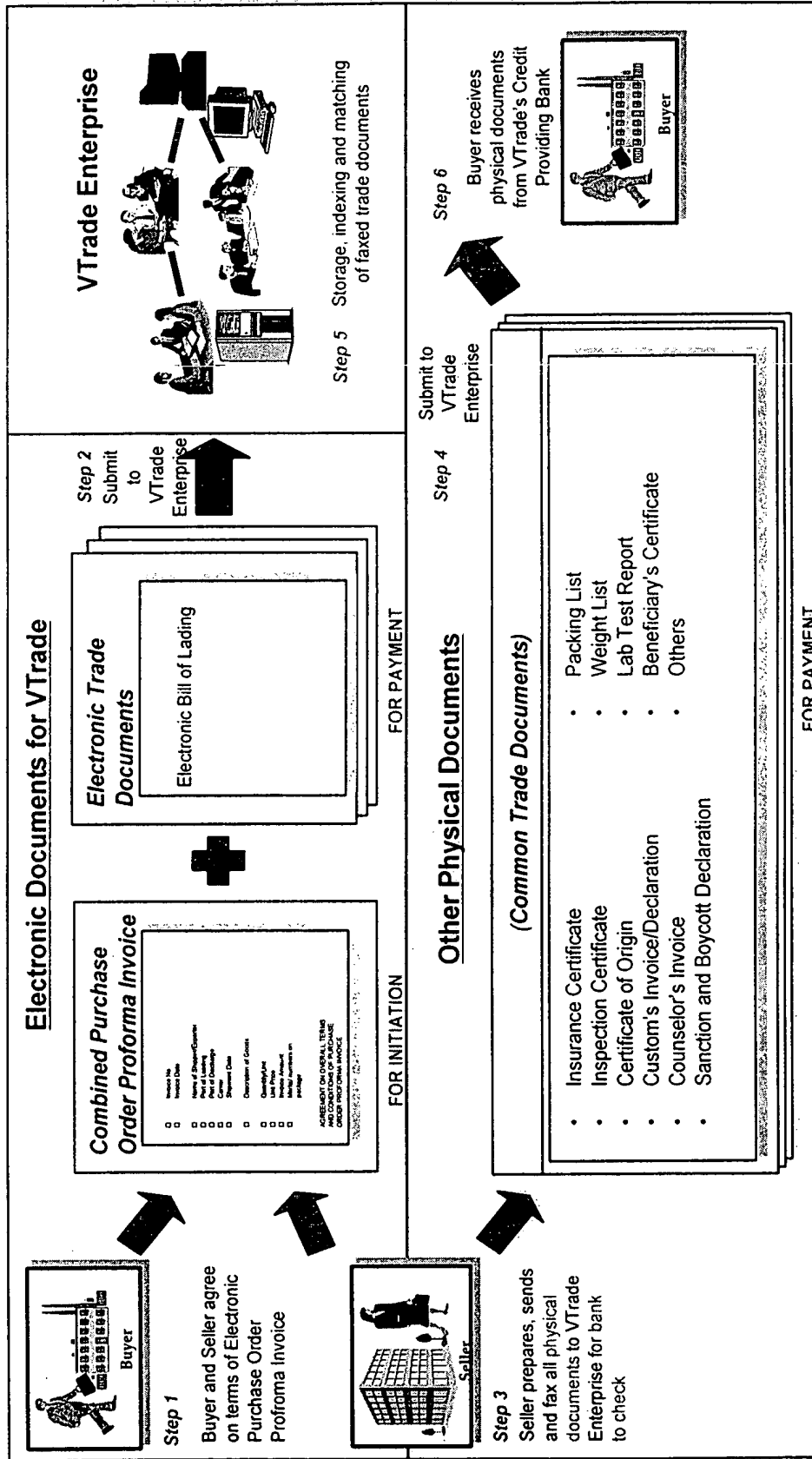


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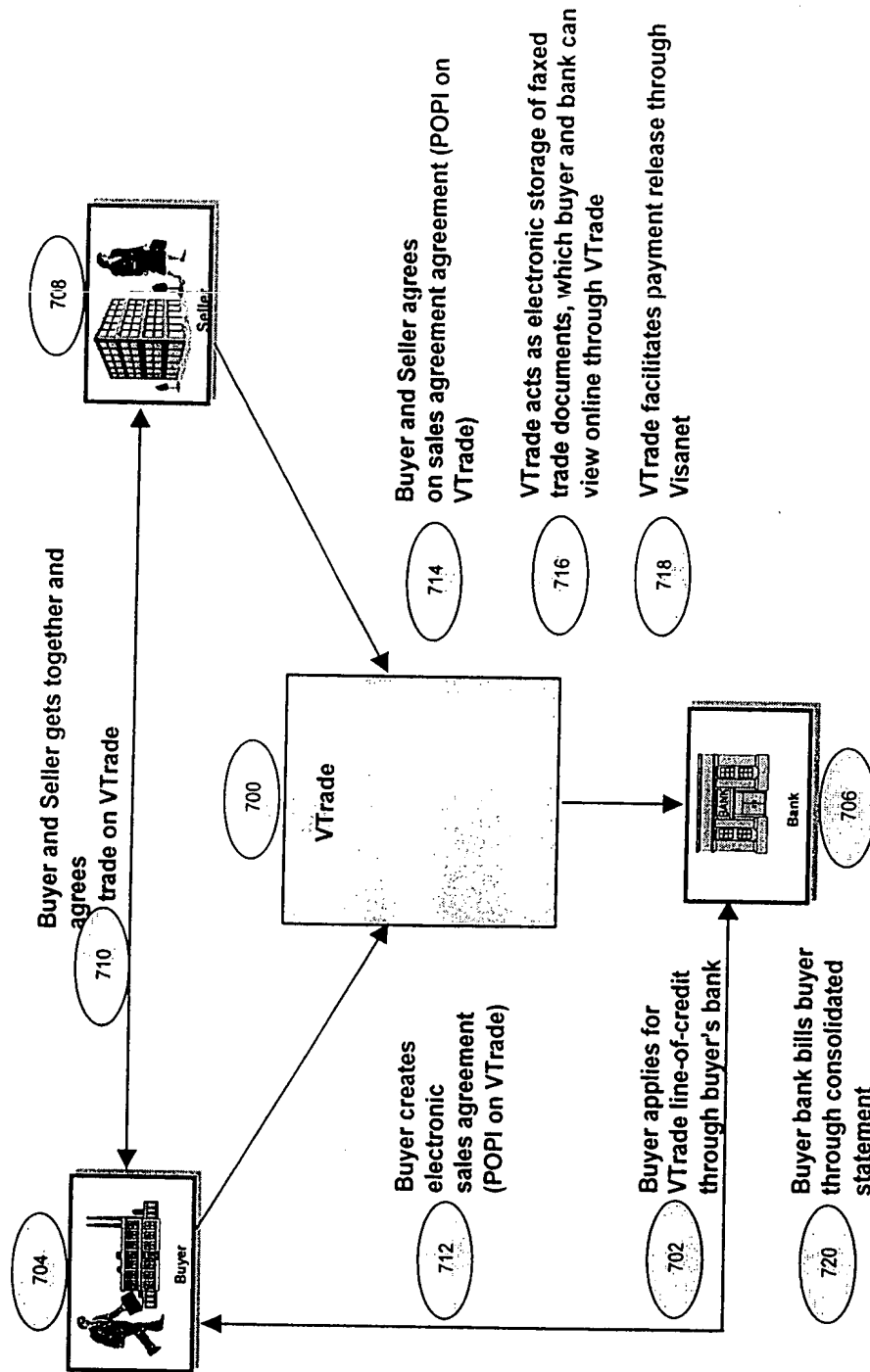


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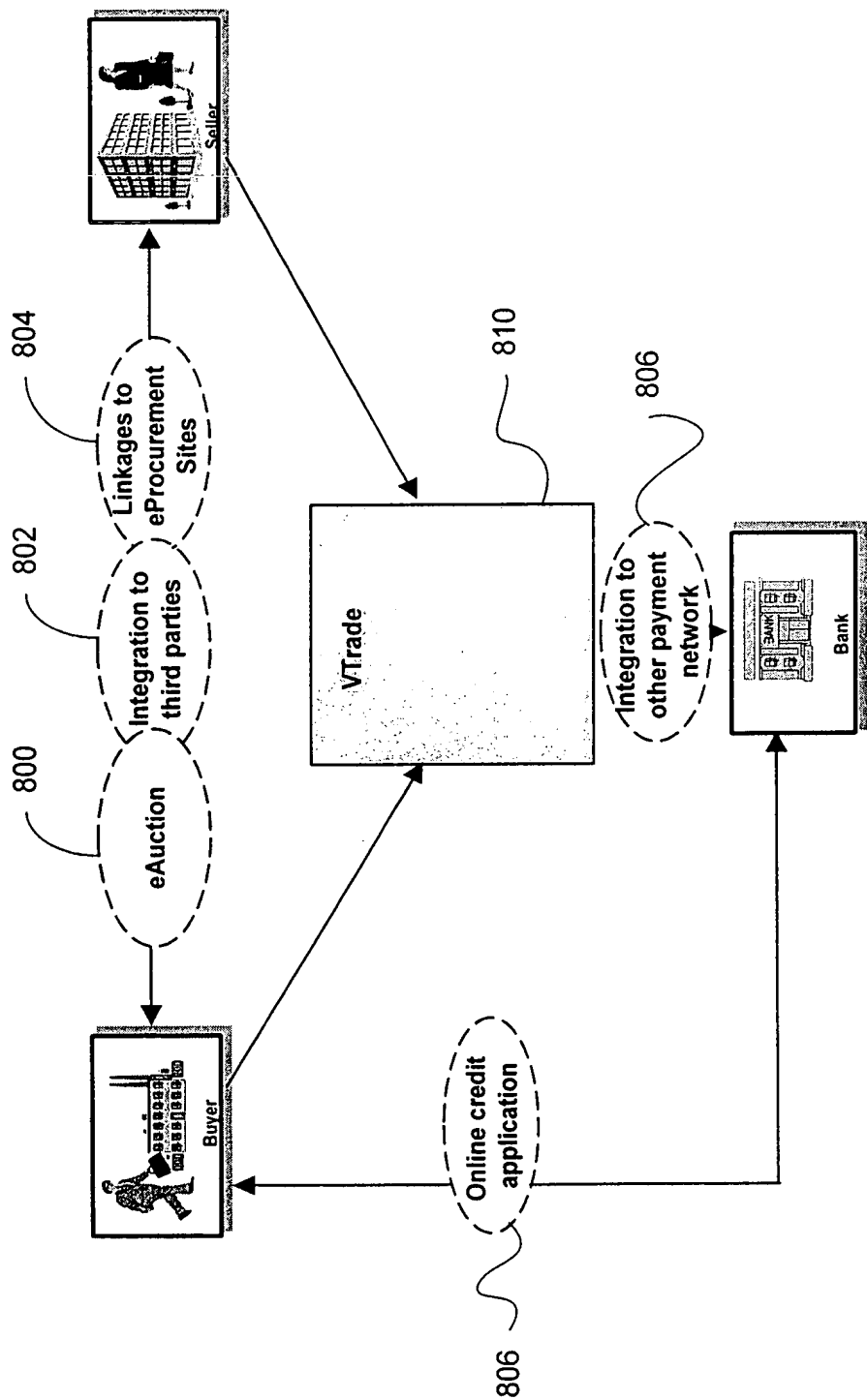


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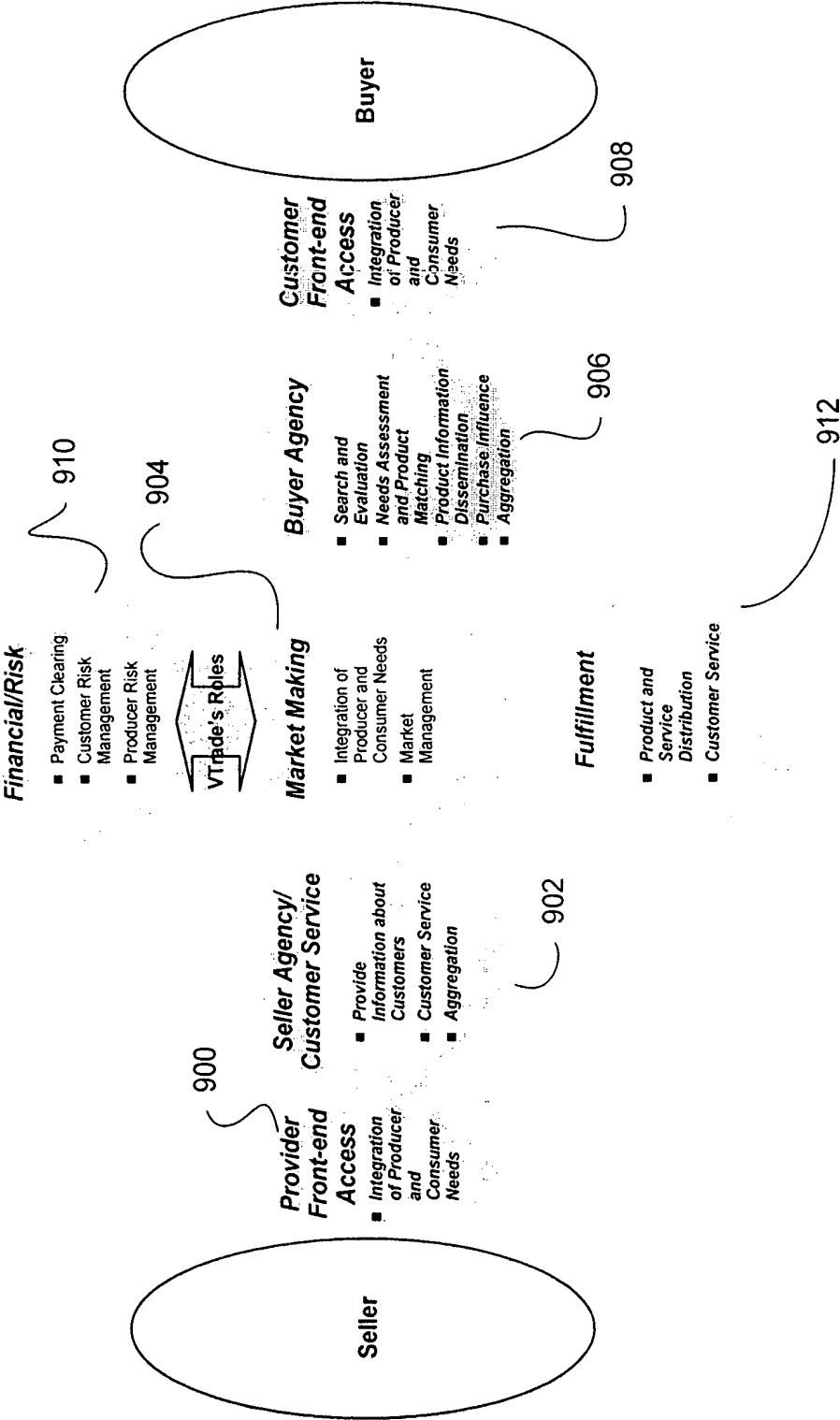


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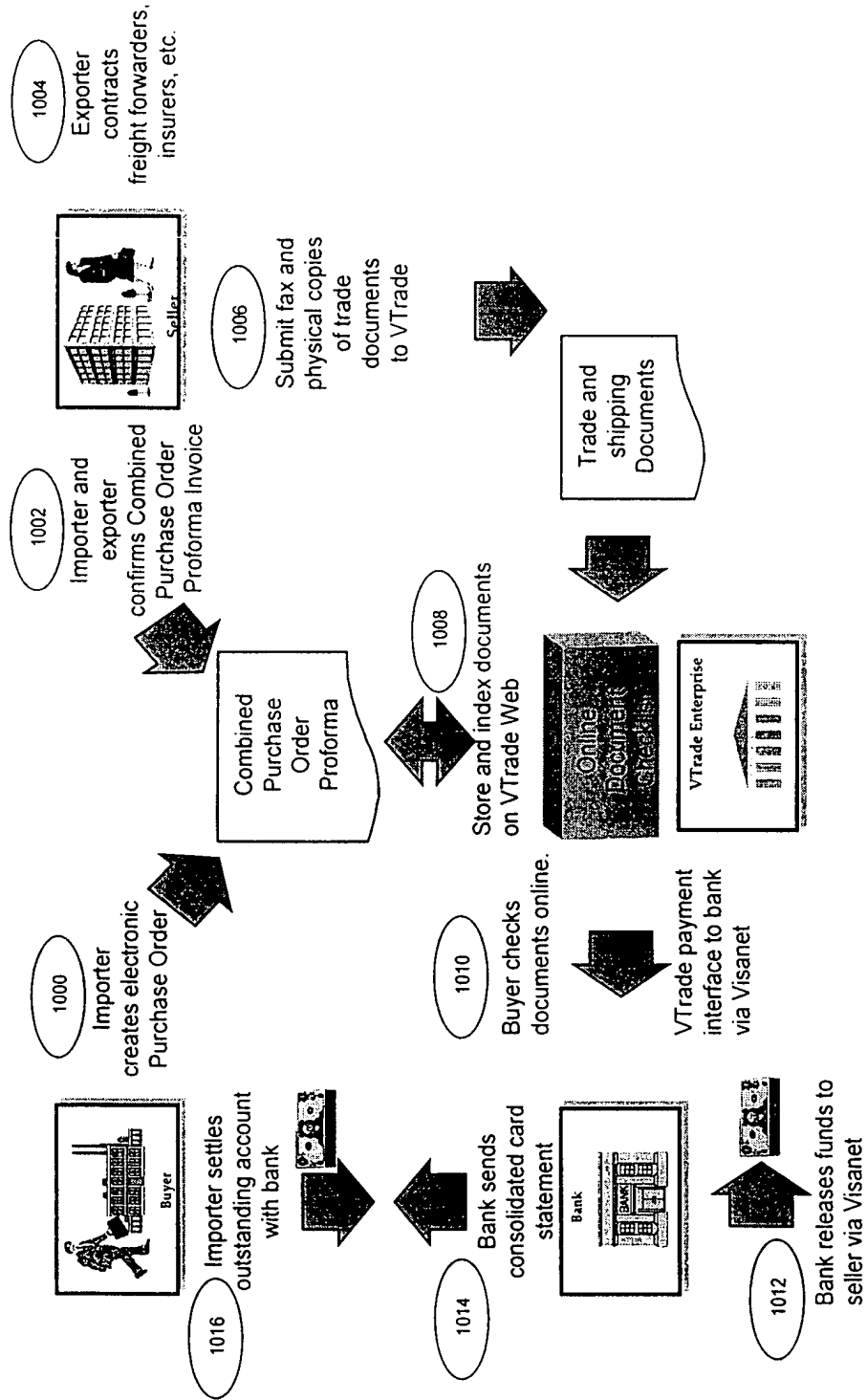


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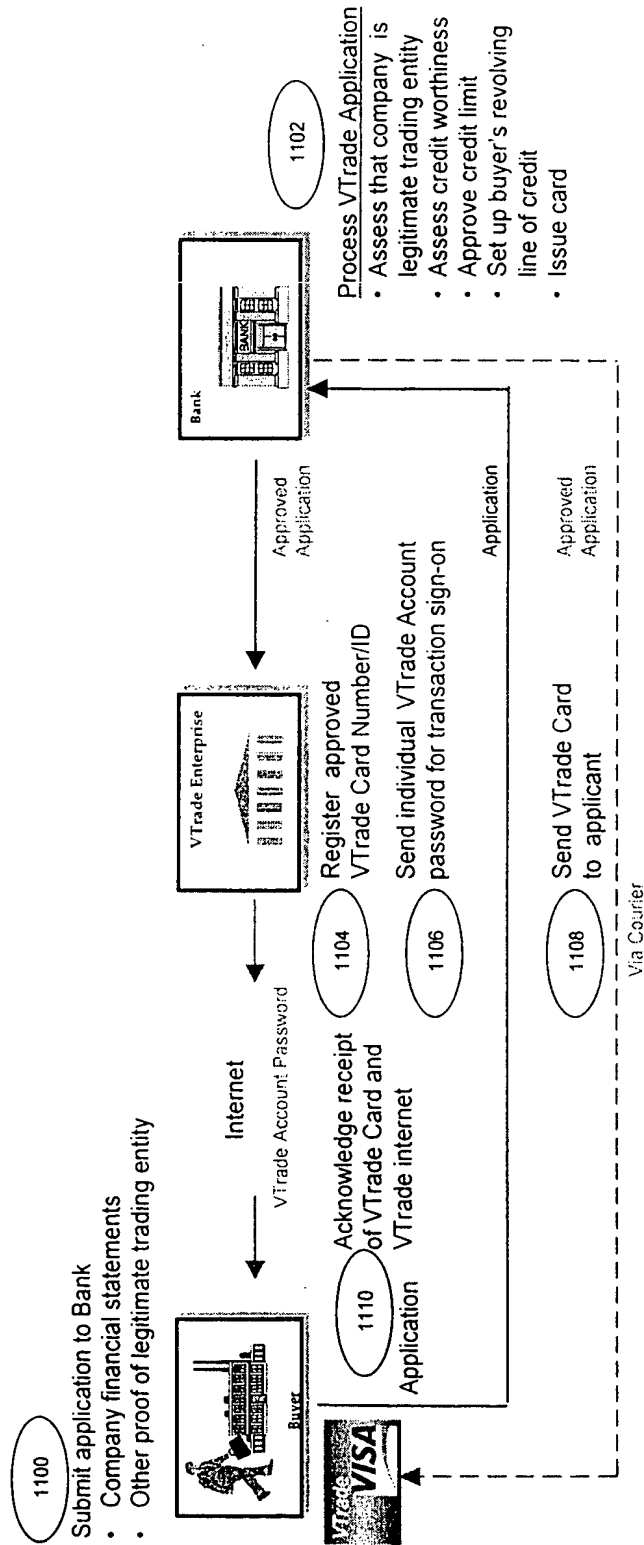


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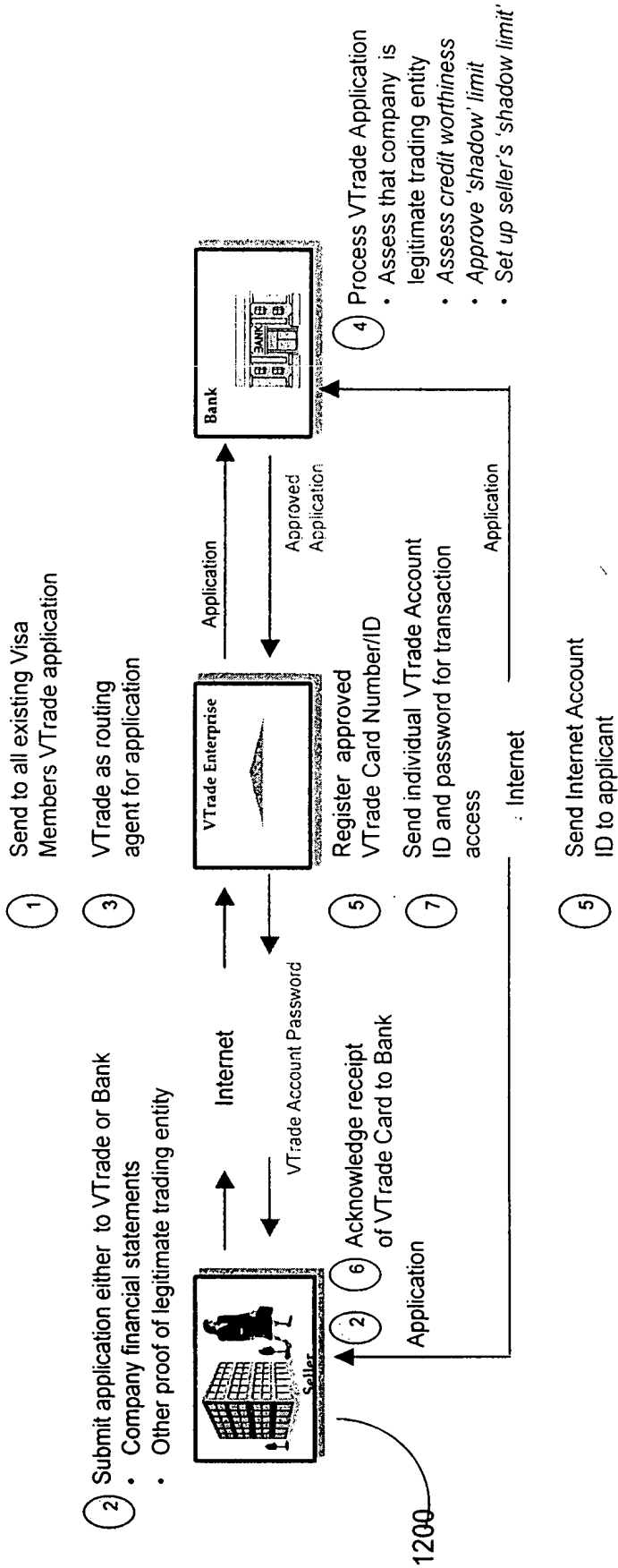


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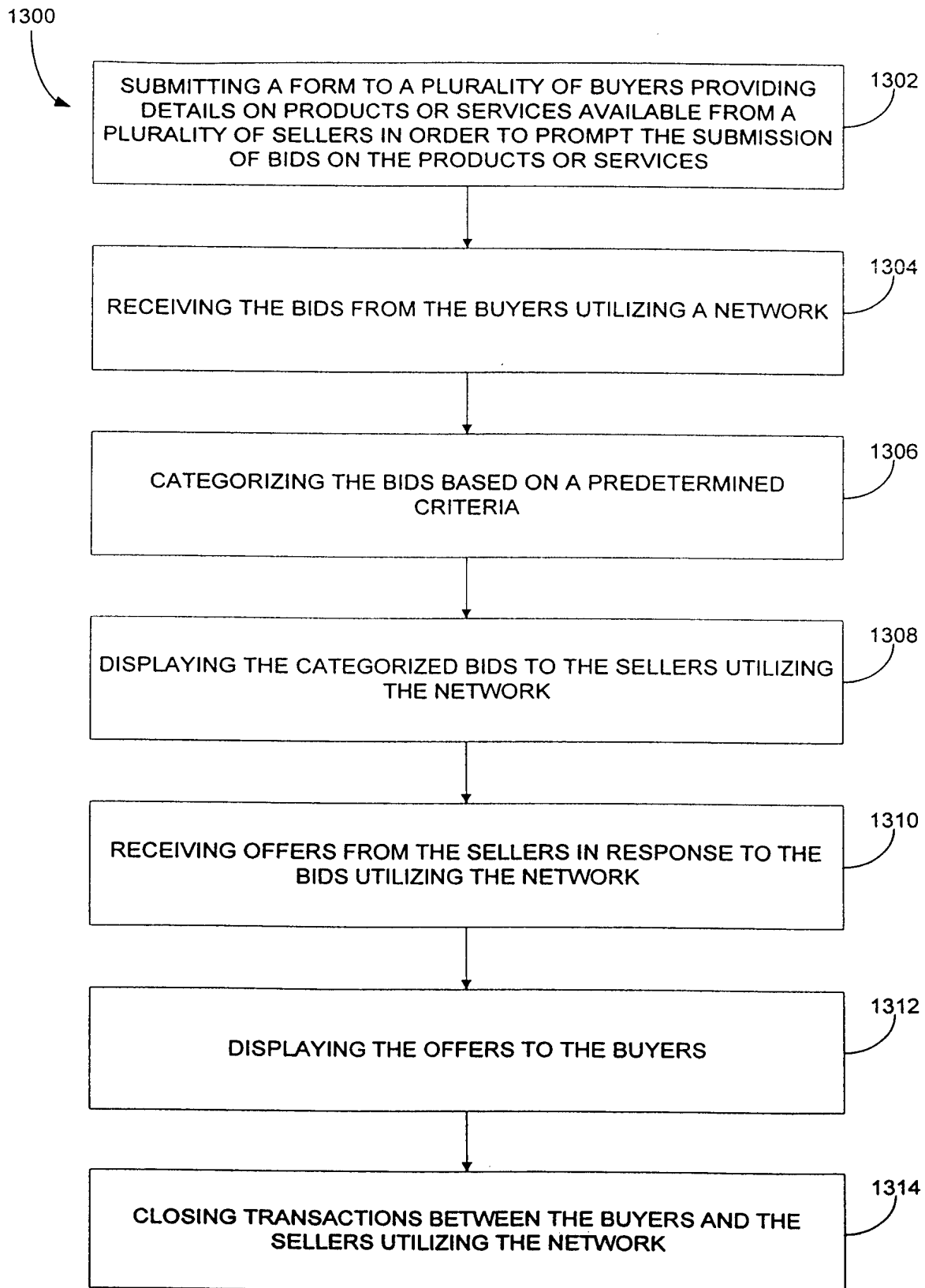


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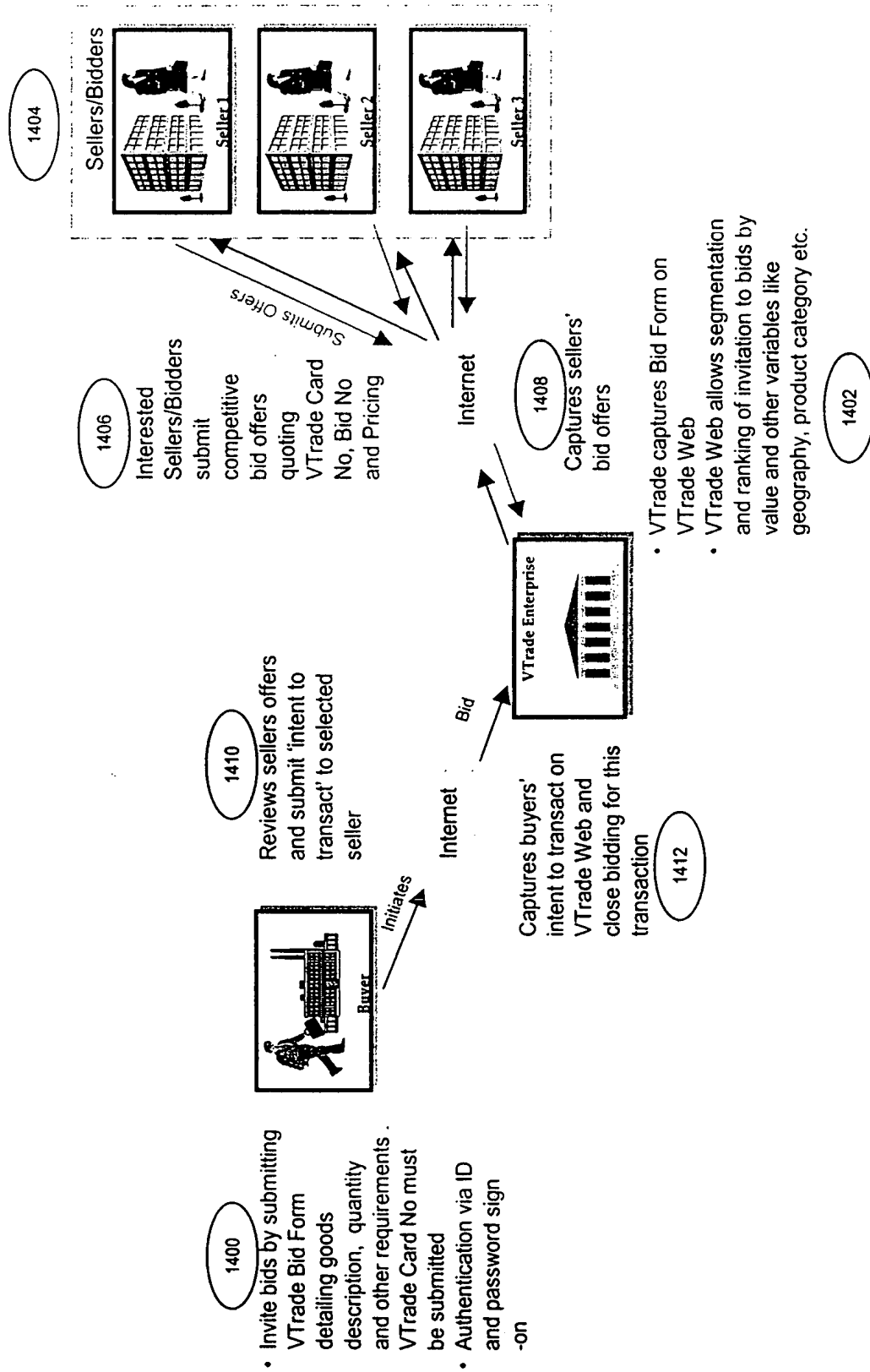


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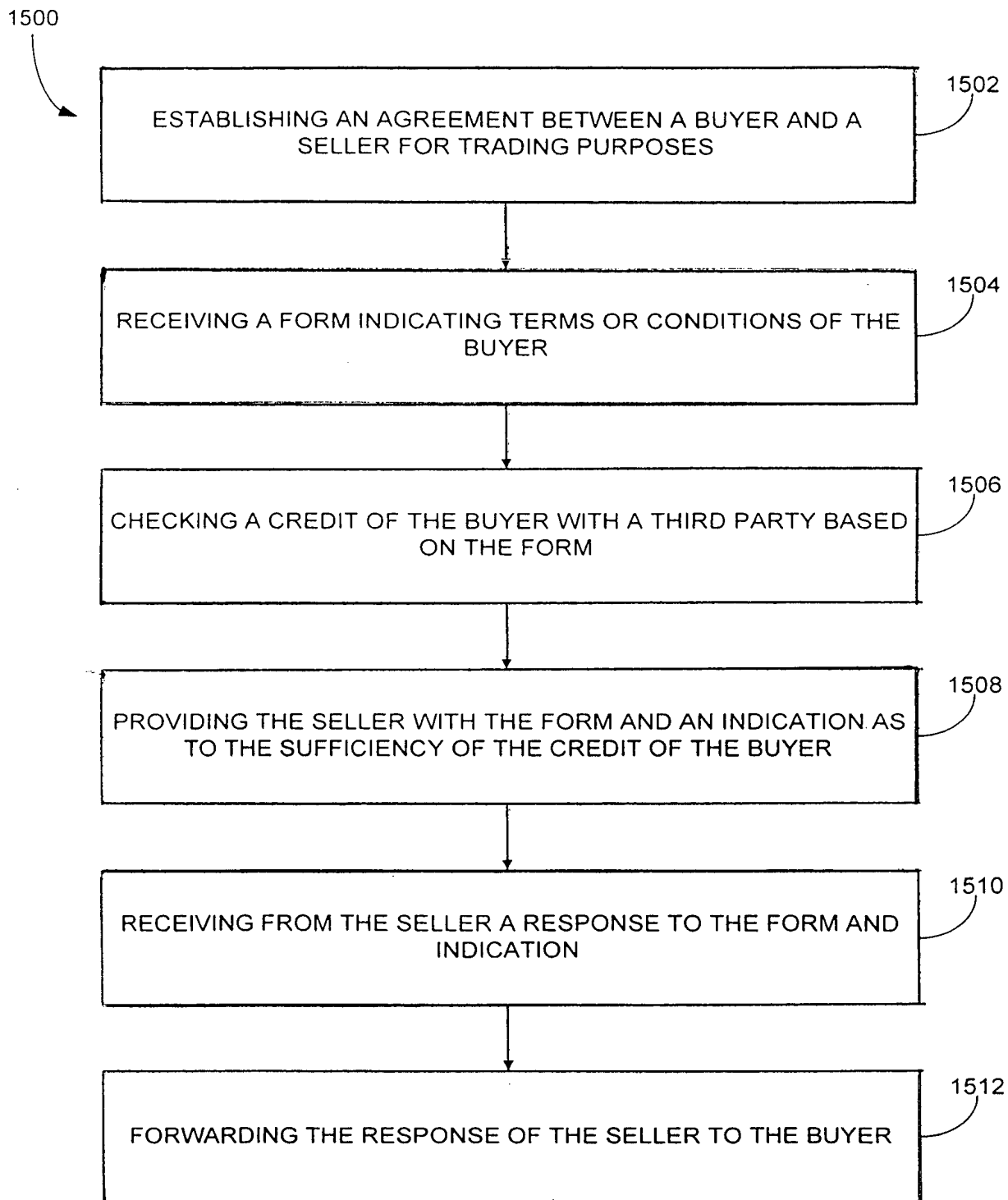


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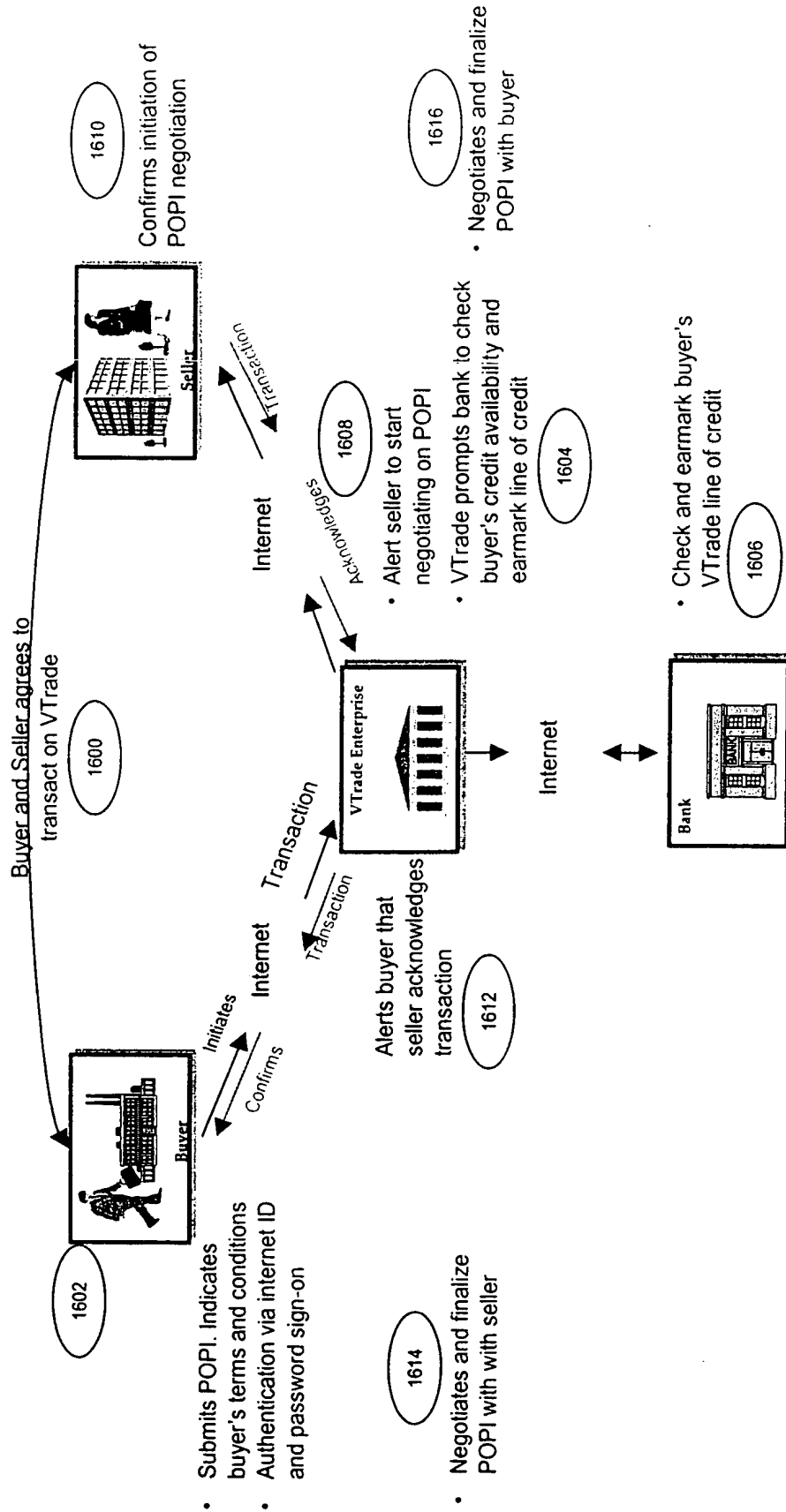


Figure 16

1700

Buyer and Seller establishes agreement for trading with payment terms through VTrade

1

2

3

4

5

6

7

8

1702

Buyer

Seller

VTrade Enterprise

Bank

Internet

Transaction

Initiates

Confirms

Acknowledges

Alert seller transaction deal is confirmed and buyer's credit is earmarked for this transaction

Alerts buyer that seller acknowledges transaction

Check and earmark buyer's VTrade line of credit

Verify seller's creditworthiness and seller's banks

Encourage seller to apply to join VTrade (if not registered with VTrade)

Submits Combined Purchase Order and Proforma Invoice.

Indicates buyer's terms and conditions

Authentication via internet ID and password sign-on

Negotiates Agreement with seller on Combined Purchase Order Proforma Invoice

Finalise Combined Purchase Order Proforma Invoice

Negotiates Agreement with buyer on Combined Purchase Order Proforma Invoice

Finalise Combined Purchase Order Proforma Invoice

Confirmation of transaction to seller once credit line is earmarked by bank.

Automatic return receipt generated to VTrade as acknowledgement

Based on the VTrade Card No., route Combined Purchase Order Proforma Invoice to the appropriate bank for buyer's credit availability check and line earmark

Figure 17

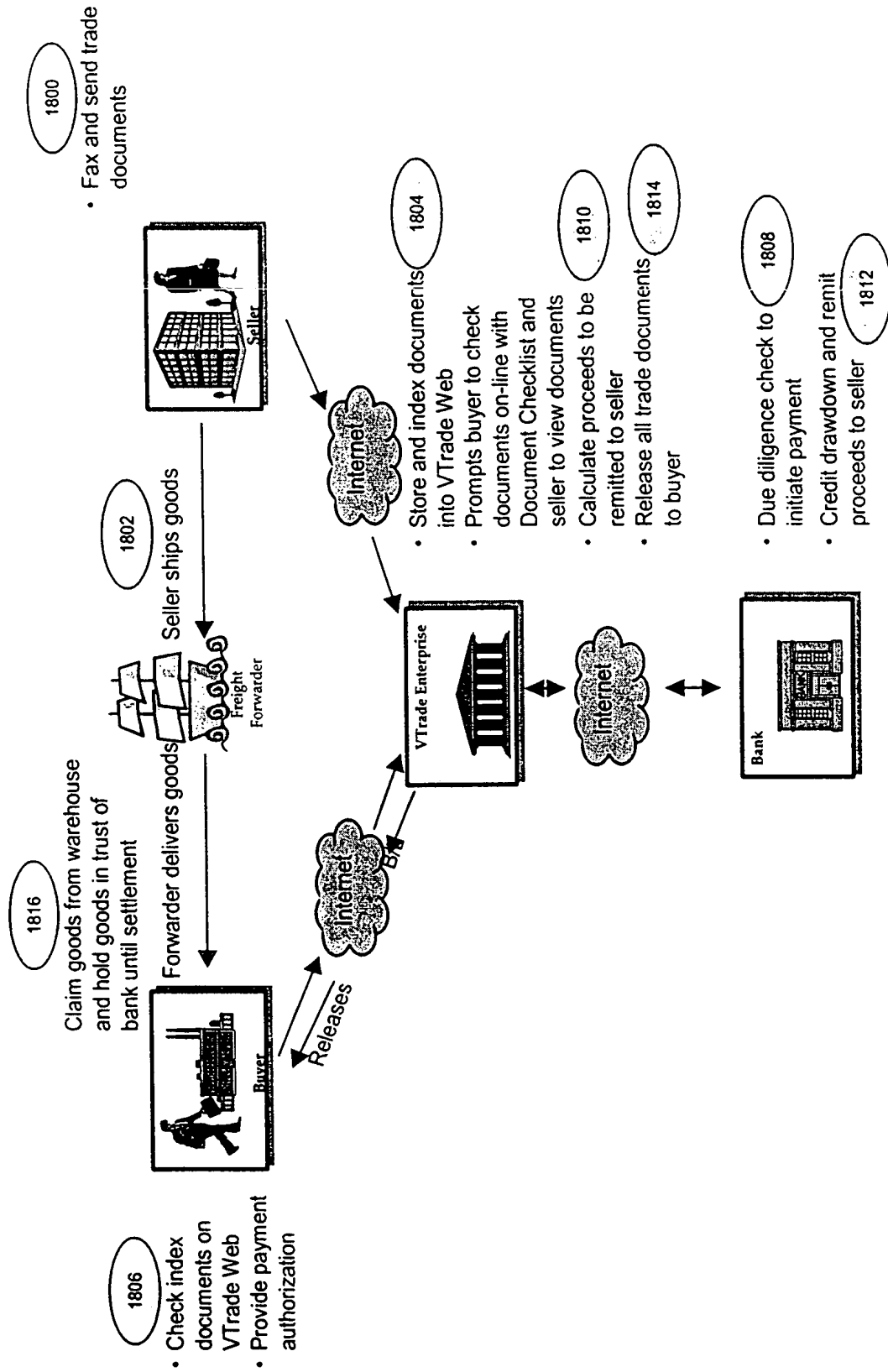


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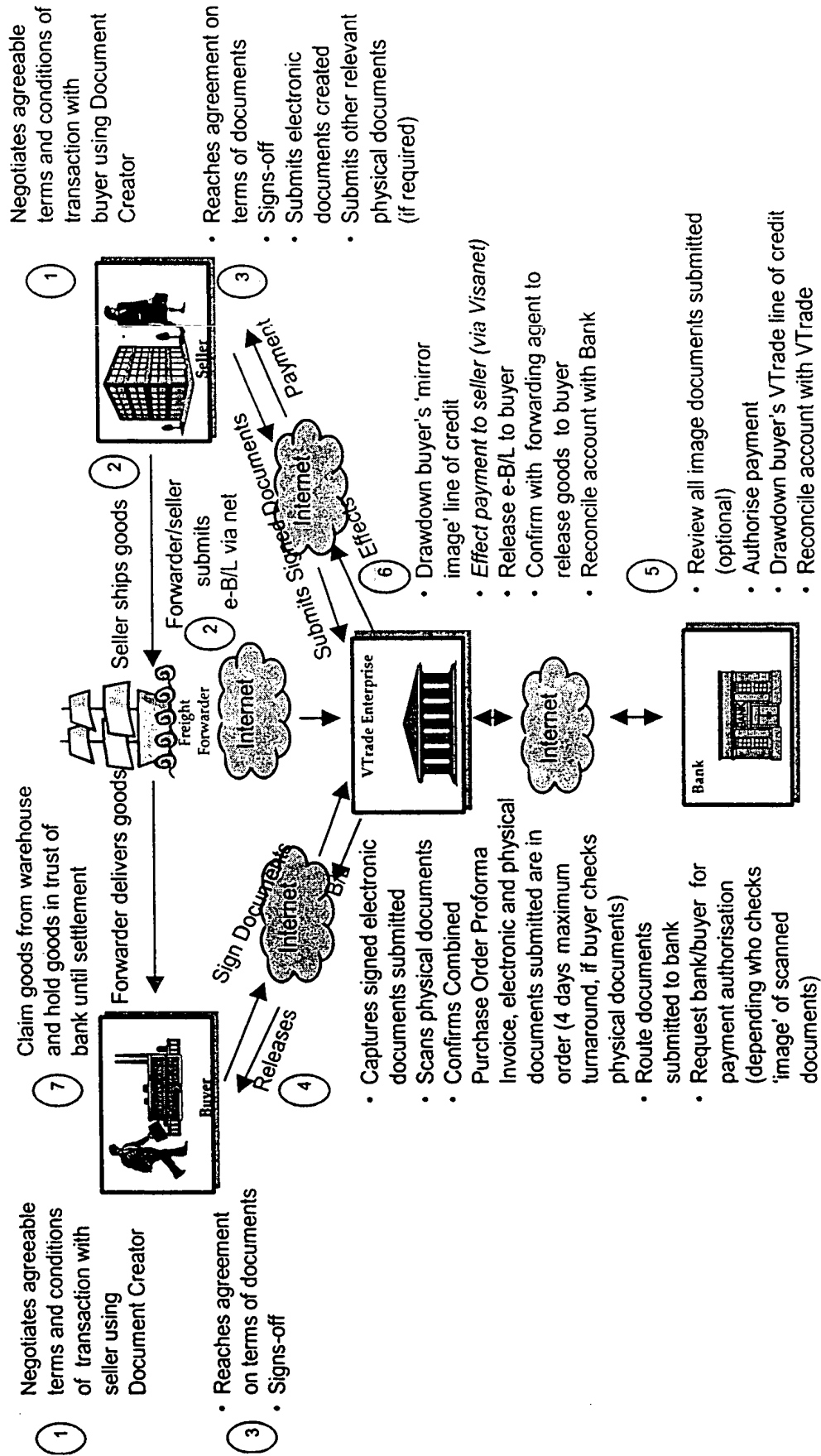


Figure 19

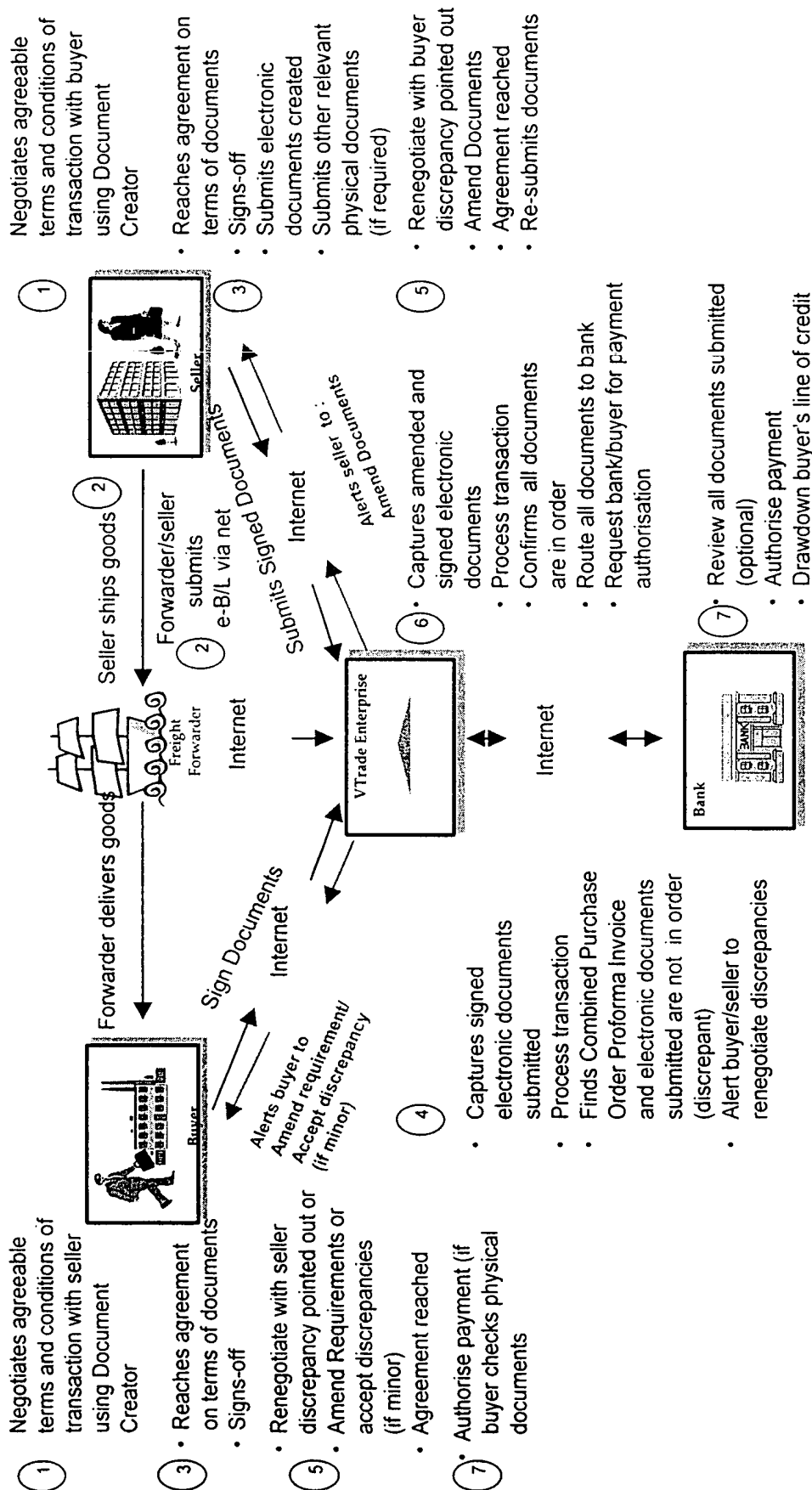


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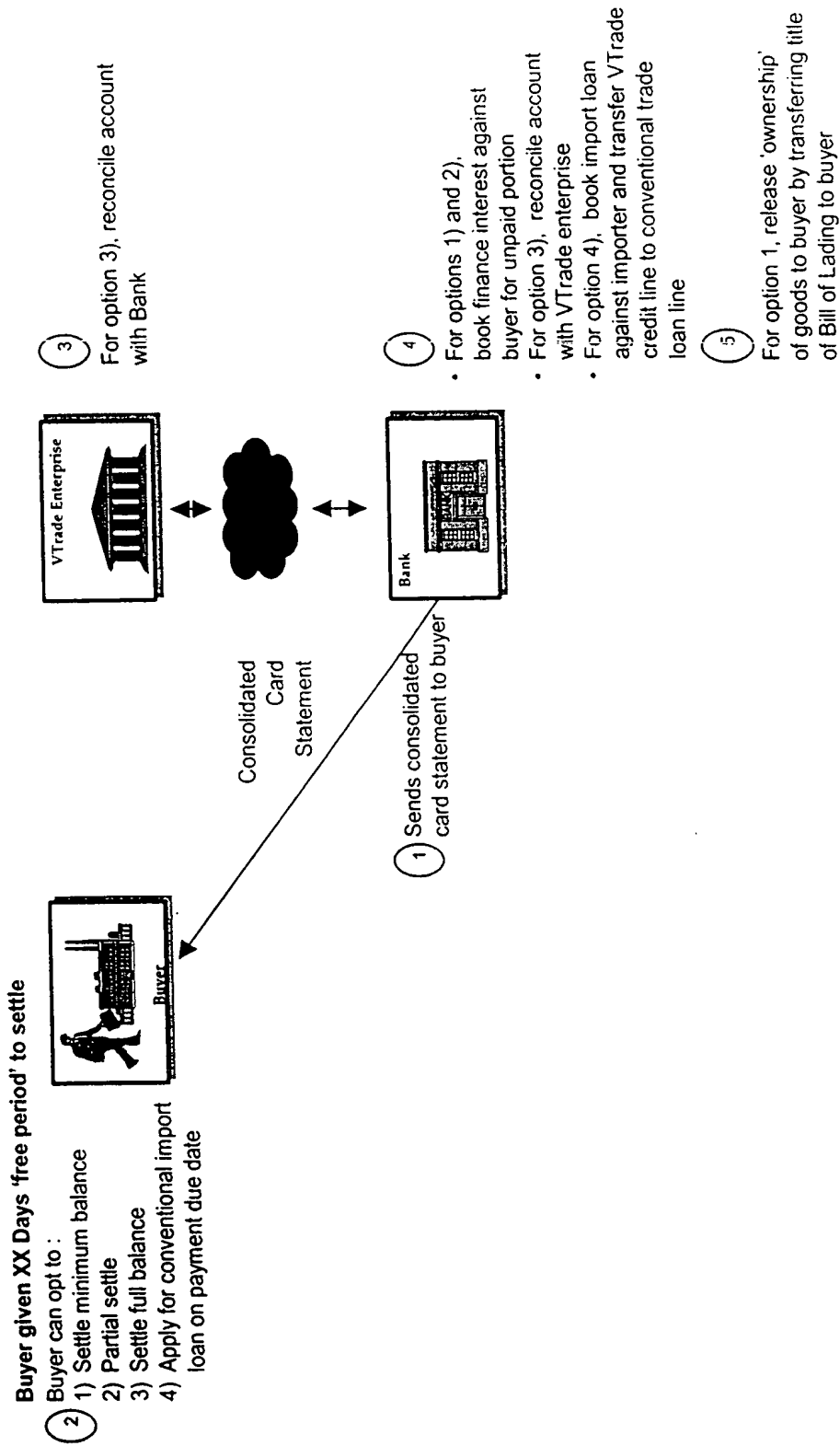


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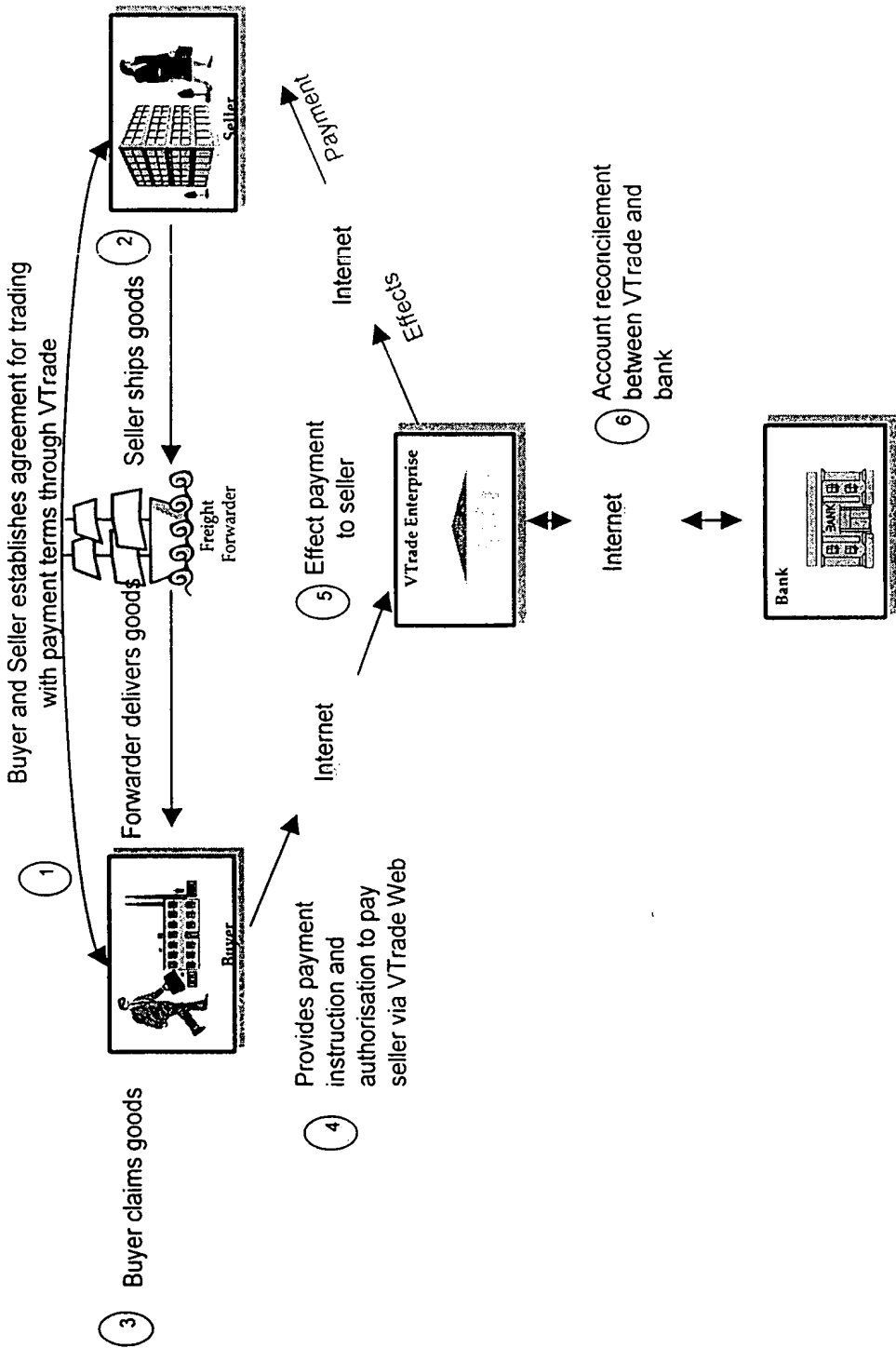


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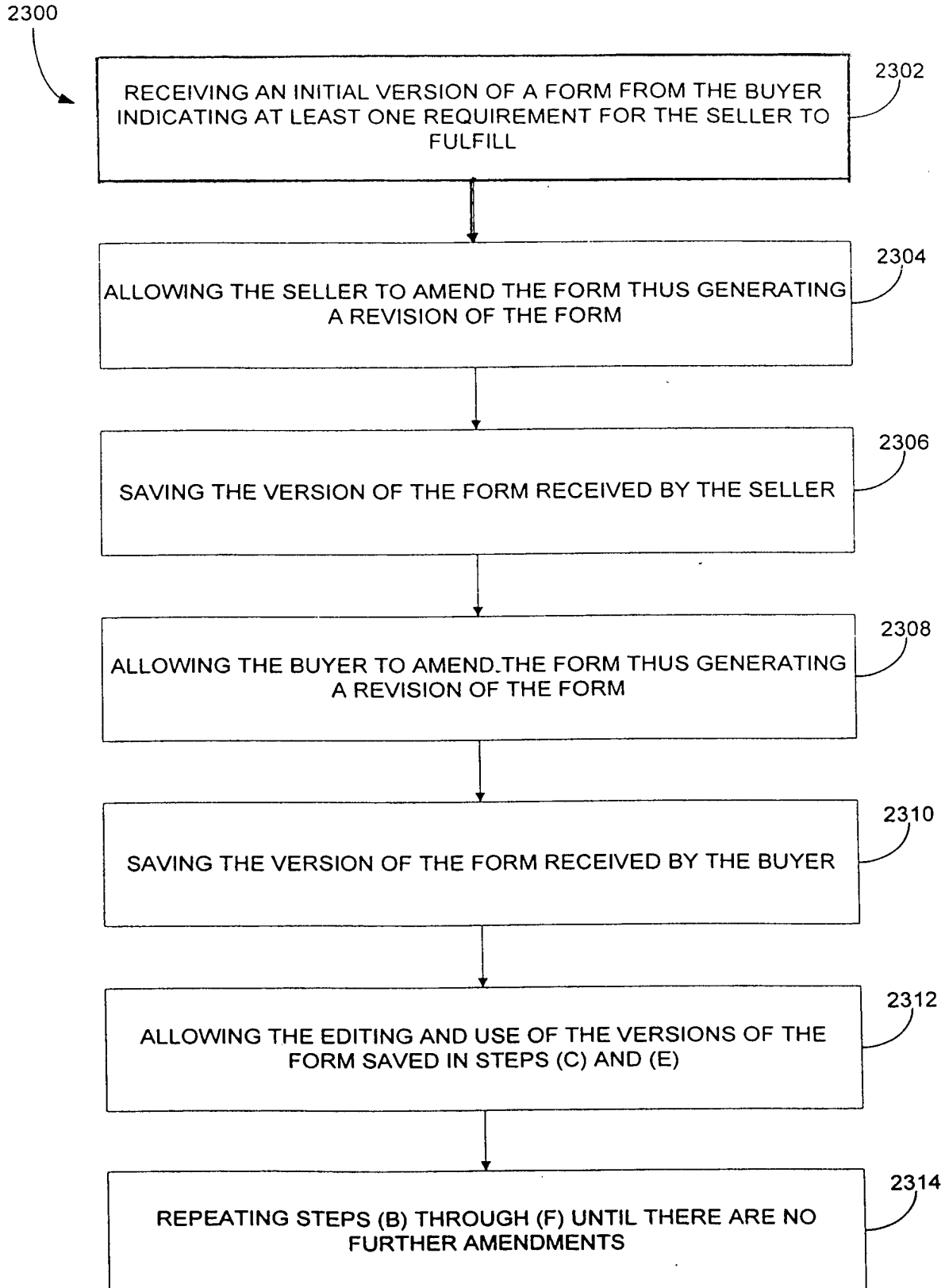


Figure 23

2400

VTrade Purchase Order
Proforma Invoice (POPI)

Transaction Reference & Date : _____
VTrade Account No : _____
Buyer & Buyer's Business e-Mail : _____
Visa Online Seller No : _____
Seller & Seller's Business e-Mail : _____

Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement

Buyer's Requirements	Seller's Fulfillment If yes, tick on box. If no, indicate offer
<input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Goods Description	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Quantity/Unit	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Unit Price	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Invoice Amount	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of Payment (Sight Usance)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Name of Shipper/Exporter	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Loading	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Discharge	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Carrier	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Latest Shipment Date	<input type="checkbox"/> If no, _____

Currency _____

Back Forward

Page 1 of 2

Figure 24A

Transaction Reference & Date
VTrade Account No
Buyer & Buyer's Business e-Mail
Visa Online Seller No
Seller & Seller's Business e-Mail

Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement

Buyer's Requirements		Seller's Fulfillment	
<input type="checkbox"/> Documents required Commercial Invoice Inspection Certificate Packing List Insurance Certificate Certificate of Origin Counselor's Invoice Others (Please Indicate)			
AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE		<div>In Progress</div> <div>Submit</div>	<div>In Progress</div> <div>Submit</div>
		<div>Final</div> <div>Submit</div>	<div>Final</div> <div>Submit</div>
<div>Back</div>		<div>Forward</div>	

Figure 24B

2500

VTrade Combined Purchase Order **Proforma Invoice**

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Expiry date of Purchase Order Commitment		
<input type="checkbox"/> Goods Description		
<input type="checkbox"/> Quantity/Unit		
<input type="checkbox"/> Unit Price		
<input type="checkbox"/> Invoice Amount		
<input type="checkbox"/> Terms of Payment		
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)		
<input type="checkbox"/> Name of Shipper/Exporter		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Carrier		
<input type="checkbox"/> Shipment Date		
<input type="checkbox"/> Documents required Inspection Certificate etc.		
AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE	0	0

Figure 25

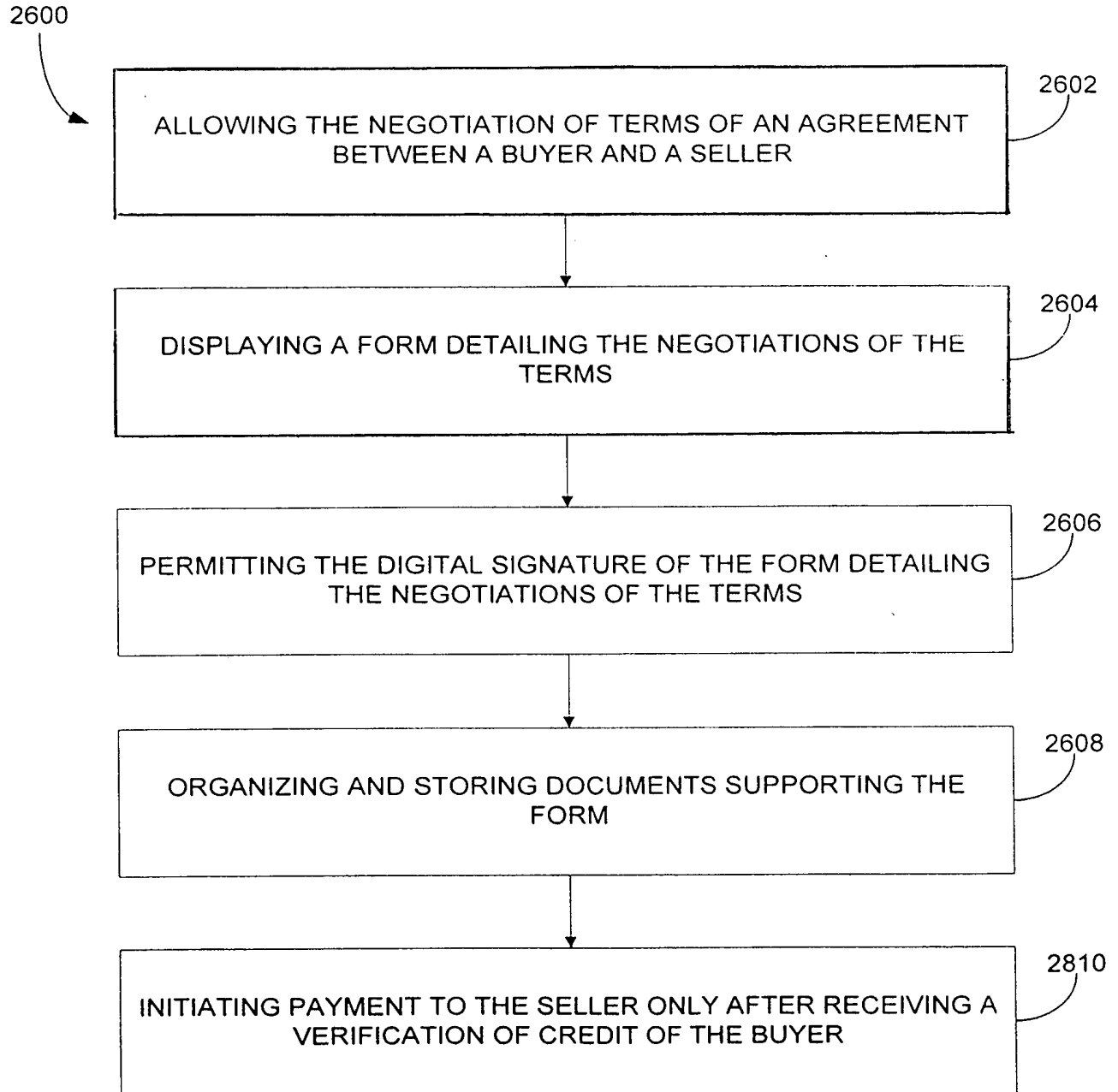


Figure 26

2700

VTrade Electronic Document Checklist **(Main Menu Page)**

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing

Pressing on document icon will bring user to stored document page

VTrade Electronic Submissions

- ☒ Bill of Lading/Airwaybill/Truck BL
☐ Commercial Invoice
☐ Insurance Note/Certificate
☐ Packing/Weight List
☐ Others (Please Specify)

**Buyer's
Signature**

**Seller's
Signature**

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0
0
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0

Vtrade Hardcopy Submissions

- ☐ Commercial Invoice
☐ Certificate of Origin
☐ Custom's Declaration
☐ Counselor's Invoice
☐ Sanctions/Boycott Declarations
☐ Insurance Certificate
☐ Packing/Weight List
☐ Inspection Certificate
☐ Lab Test Report
☐ Beneficiary's Certificate
☐ Others (Please Specify) _____

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AGREEMENT ON OVERALL TERMS
AND CONDITIONS OF DOCUMENT CREATOR

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Figure 27

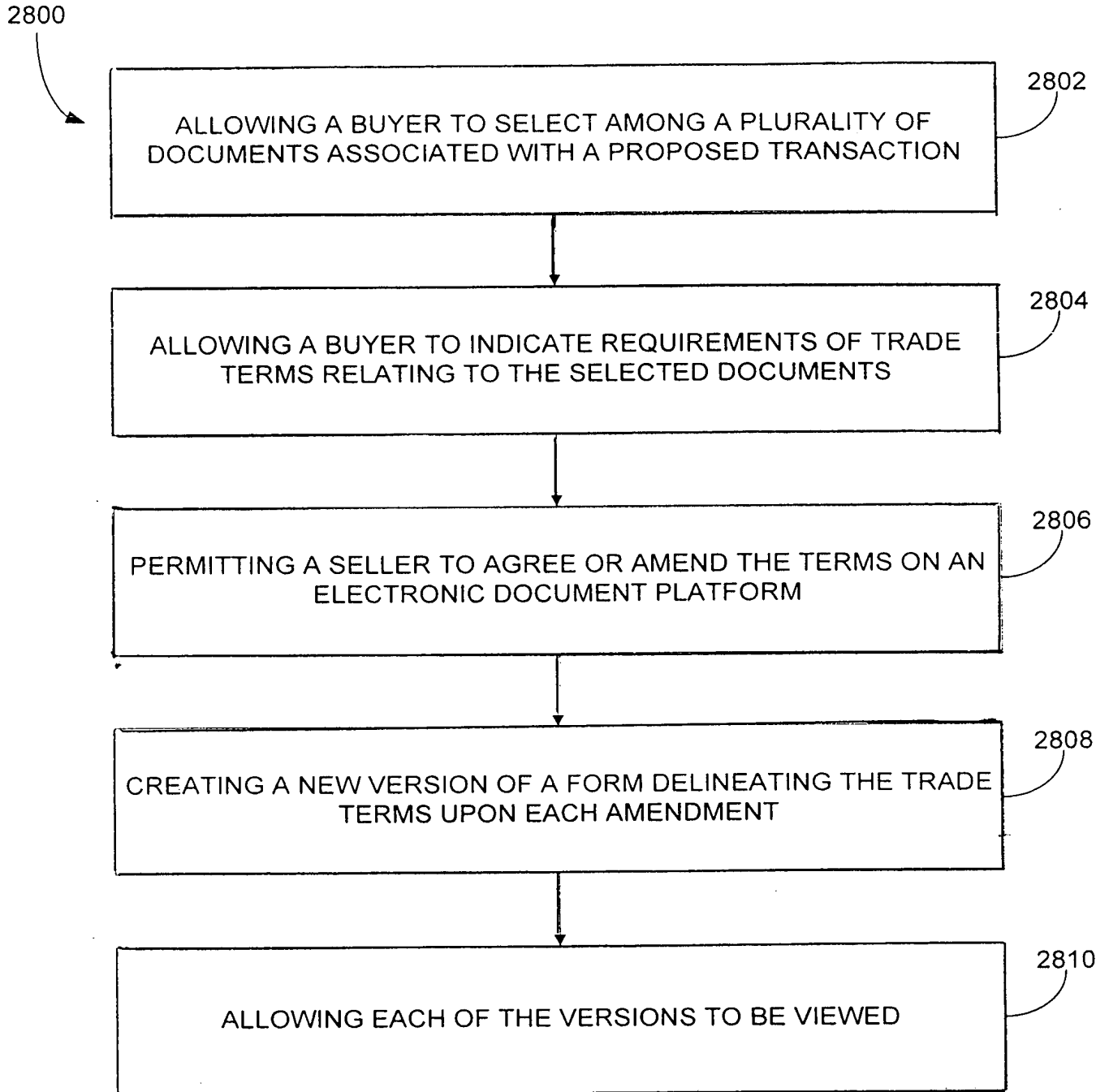


Figure 28

2900

VTrade Electronic Document Creator **(Document Page)**

Transaction Reference & Date : _____
 VTrade Card/Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Seller Name : _____
 Document Type : Bill Of Lading

***Importer and Exporter is to negotiate and agree on terms of documents before signing
 -off on respective documents on Document Creator Main Menu***

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Name of Shipper		
<input type="checkbox"/> Consigned to		
<input type="checkbox"/> Name of Vessel		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Place of Delivery		
<input type="checkbox"/> On Board Date		
<input type="checkbox"/> Clean On Board		
<input type="checkbox"/> Shipping Marks		
<input type="checkbox"/> No. of Packages		
<input type="checkbox"/> Description of Goods		
<input type="checkbox"/> Gross Weight		
<input type="checkbox"/> Measurements		
<input type="checkbox"/> Freight Charges		
<input type="checkbox"/> Prepaid		
<input type="checkbox"/> Collect		
ISSUER/MASTER/ CARRIER'S SIGNATURE	0	Date Signed

Figure 29

3004

Figure 30

3100

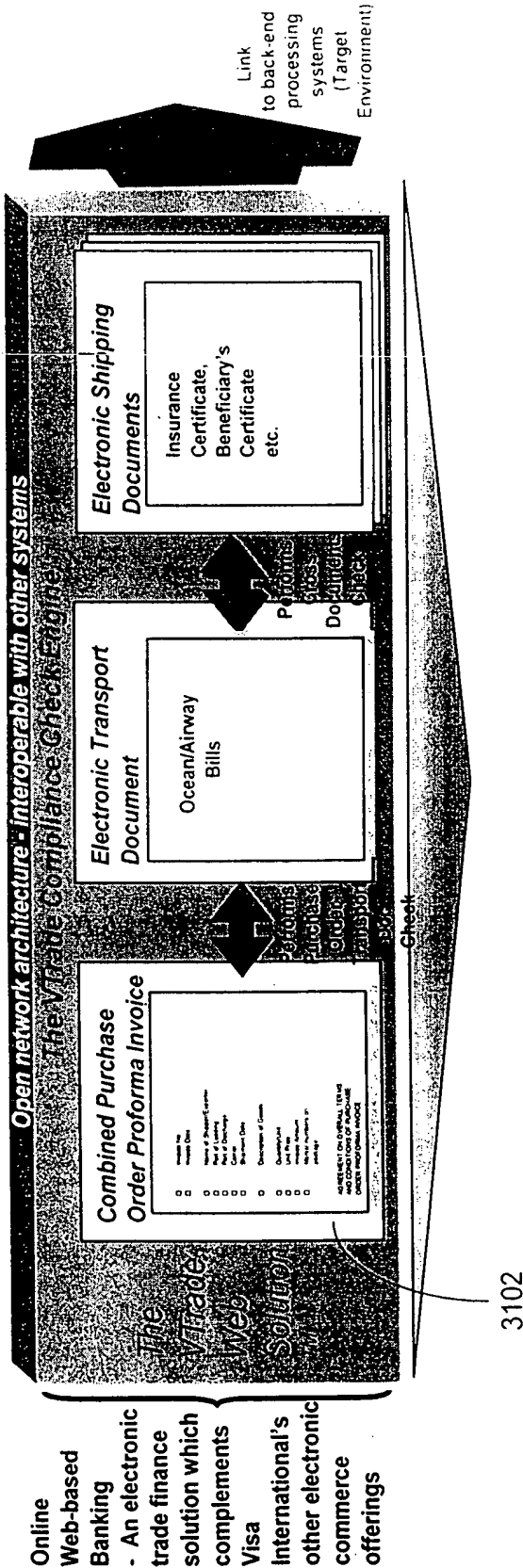


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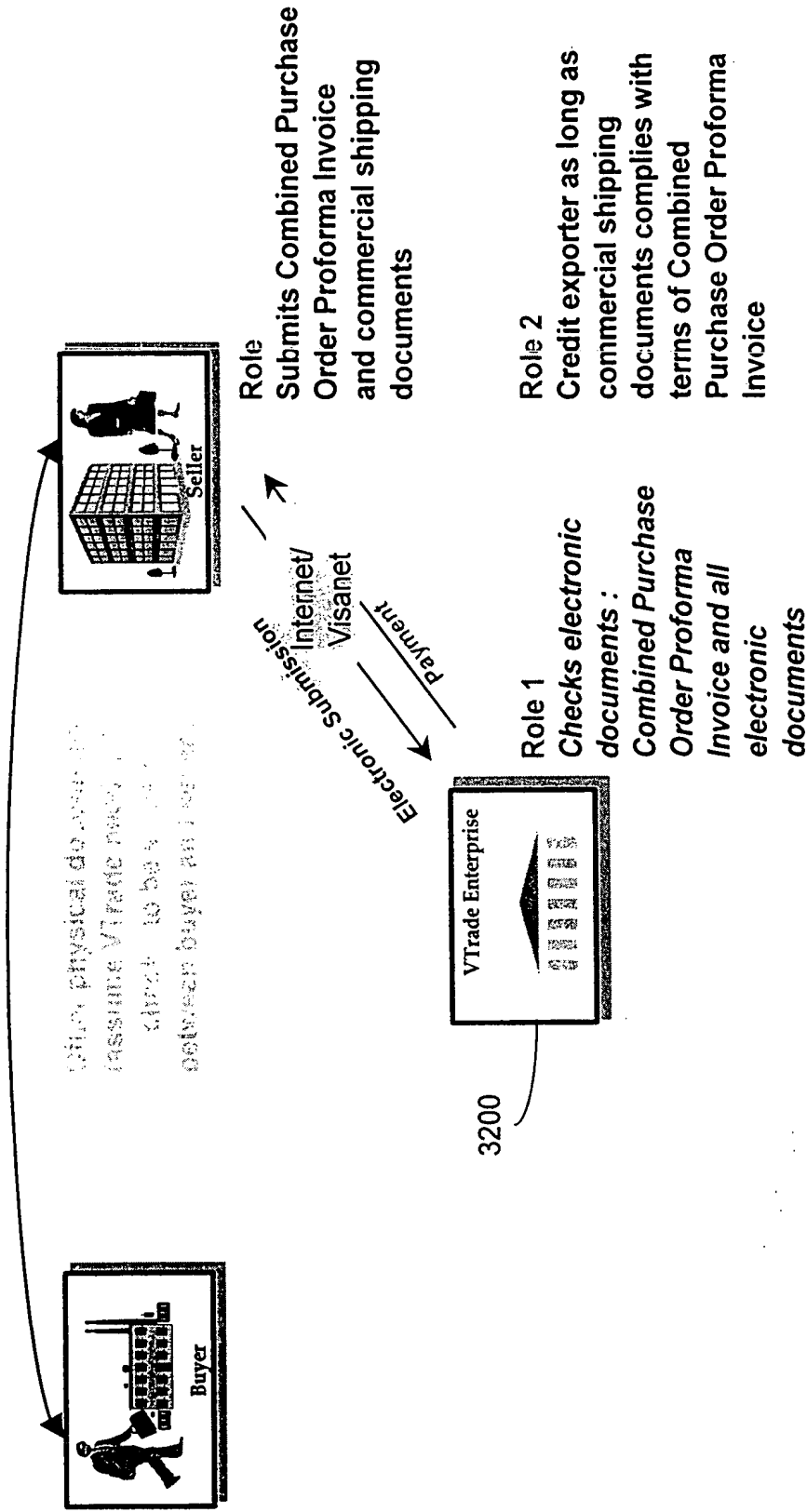


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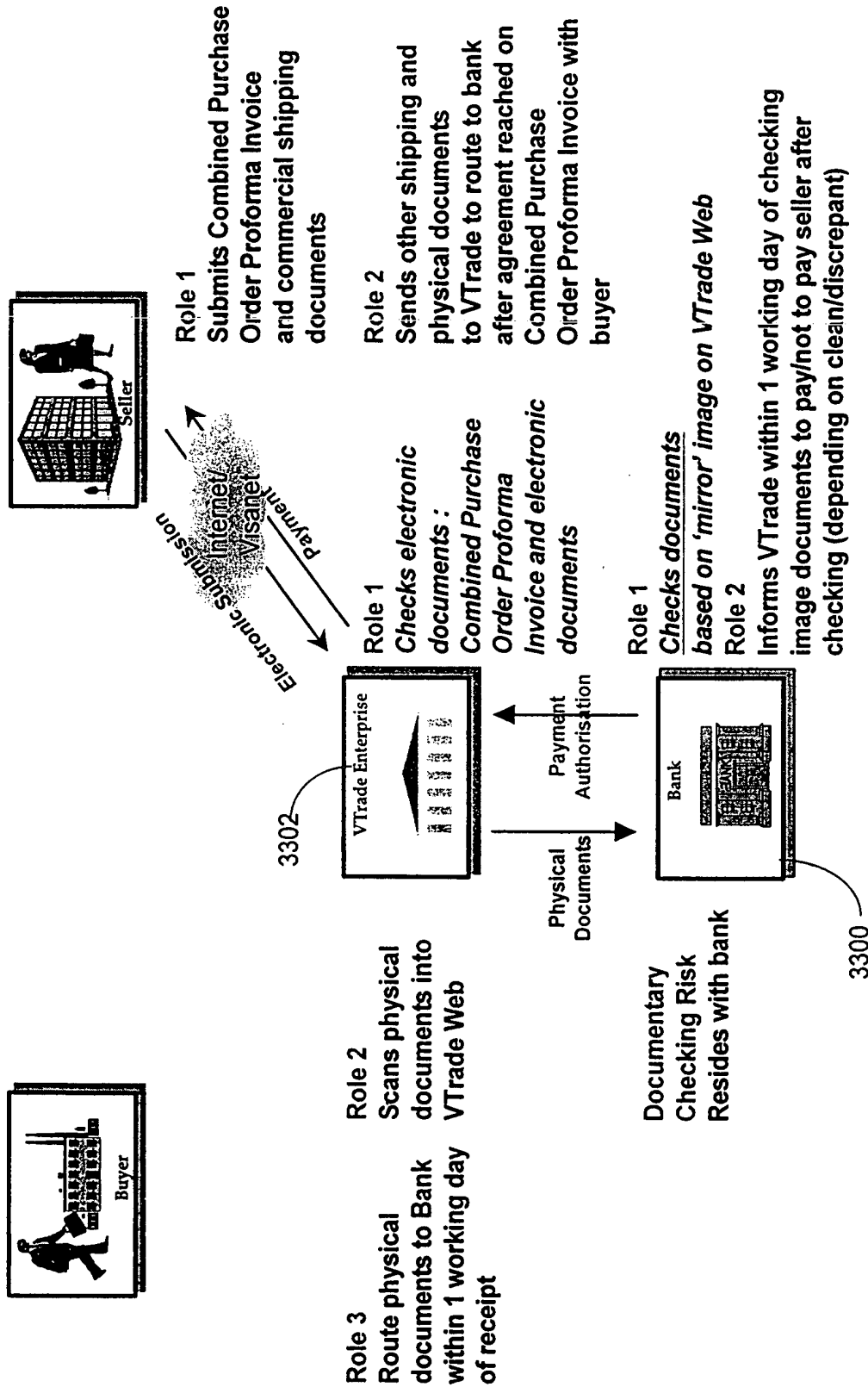


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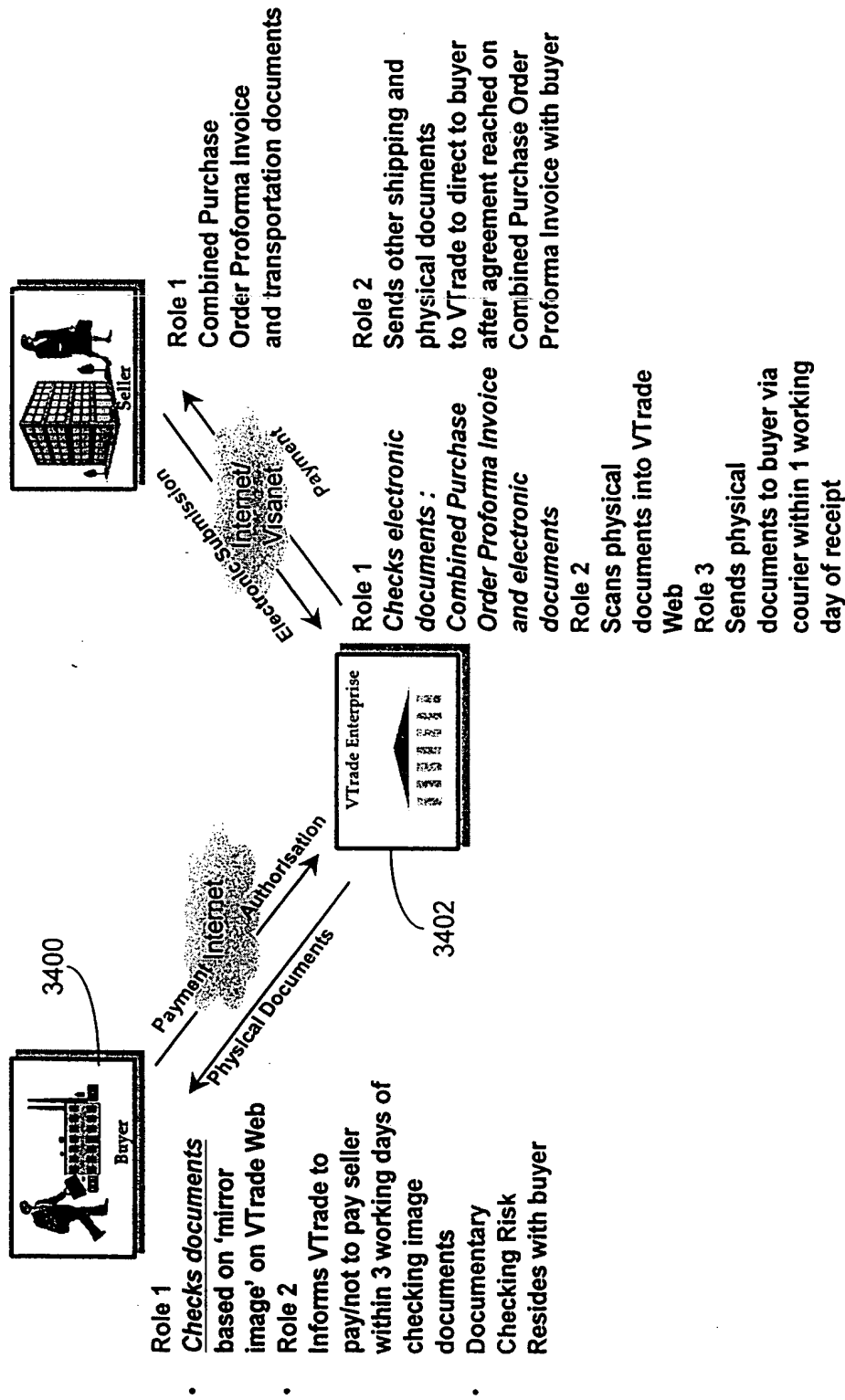


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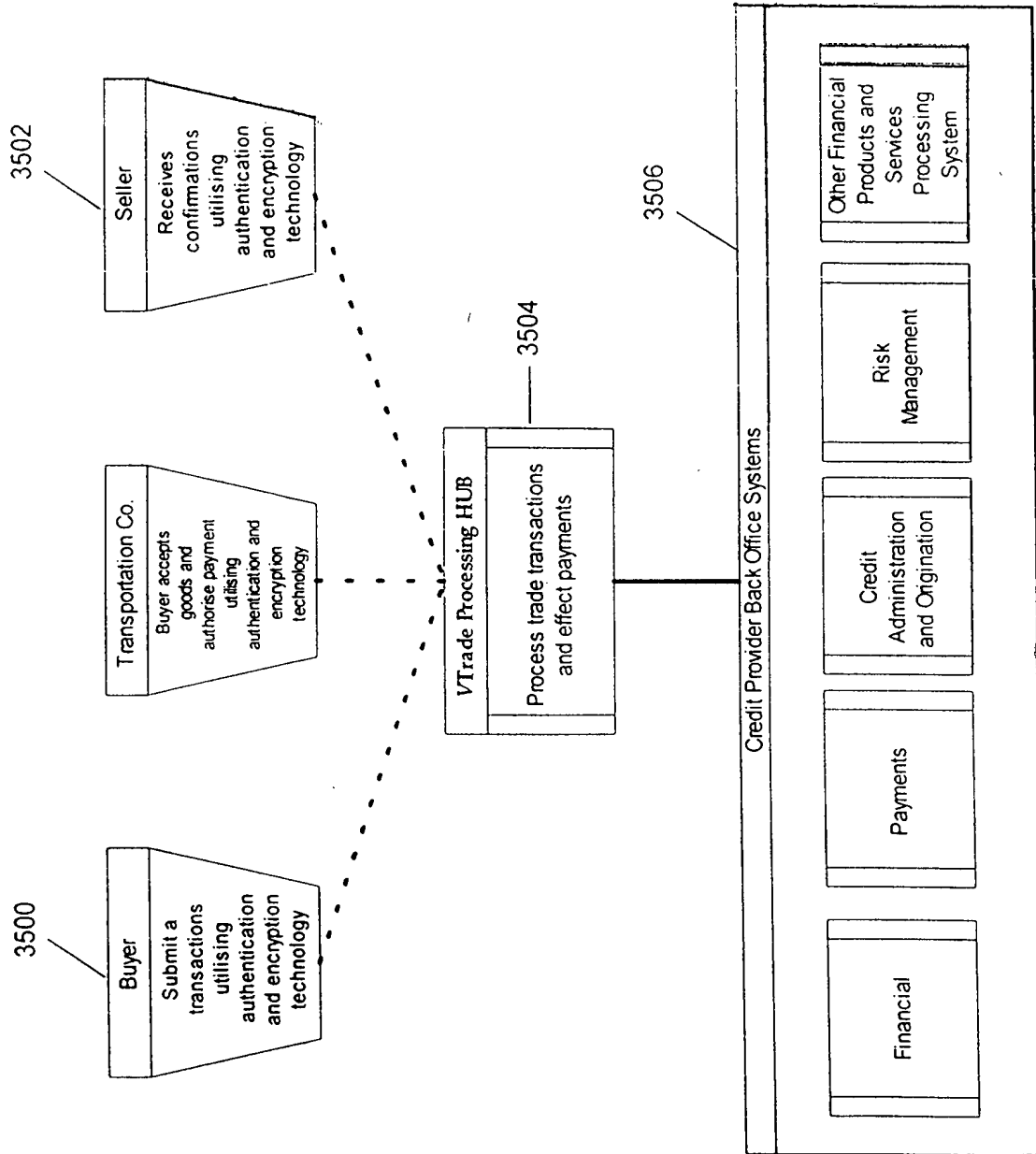


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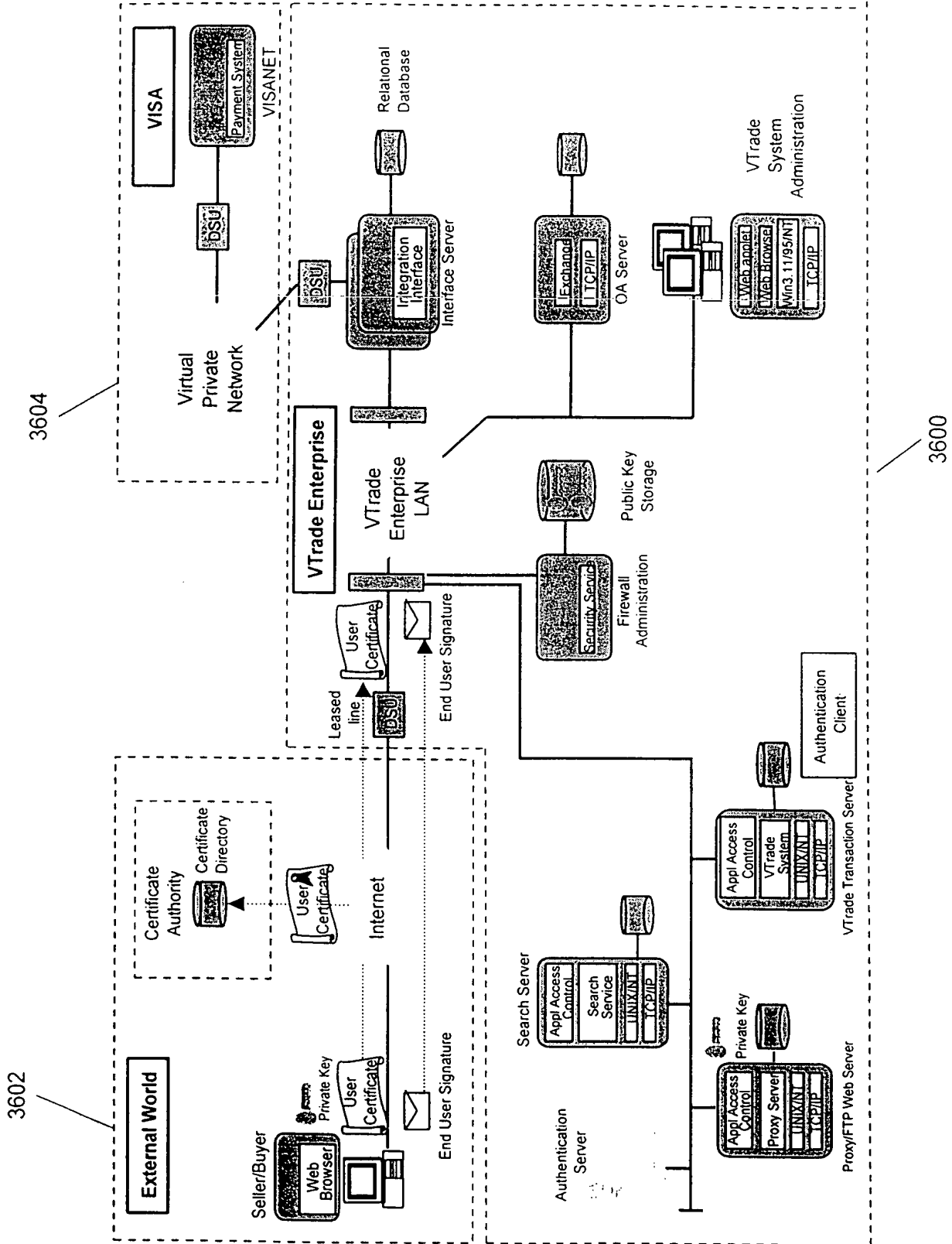


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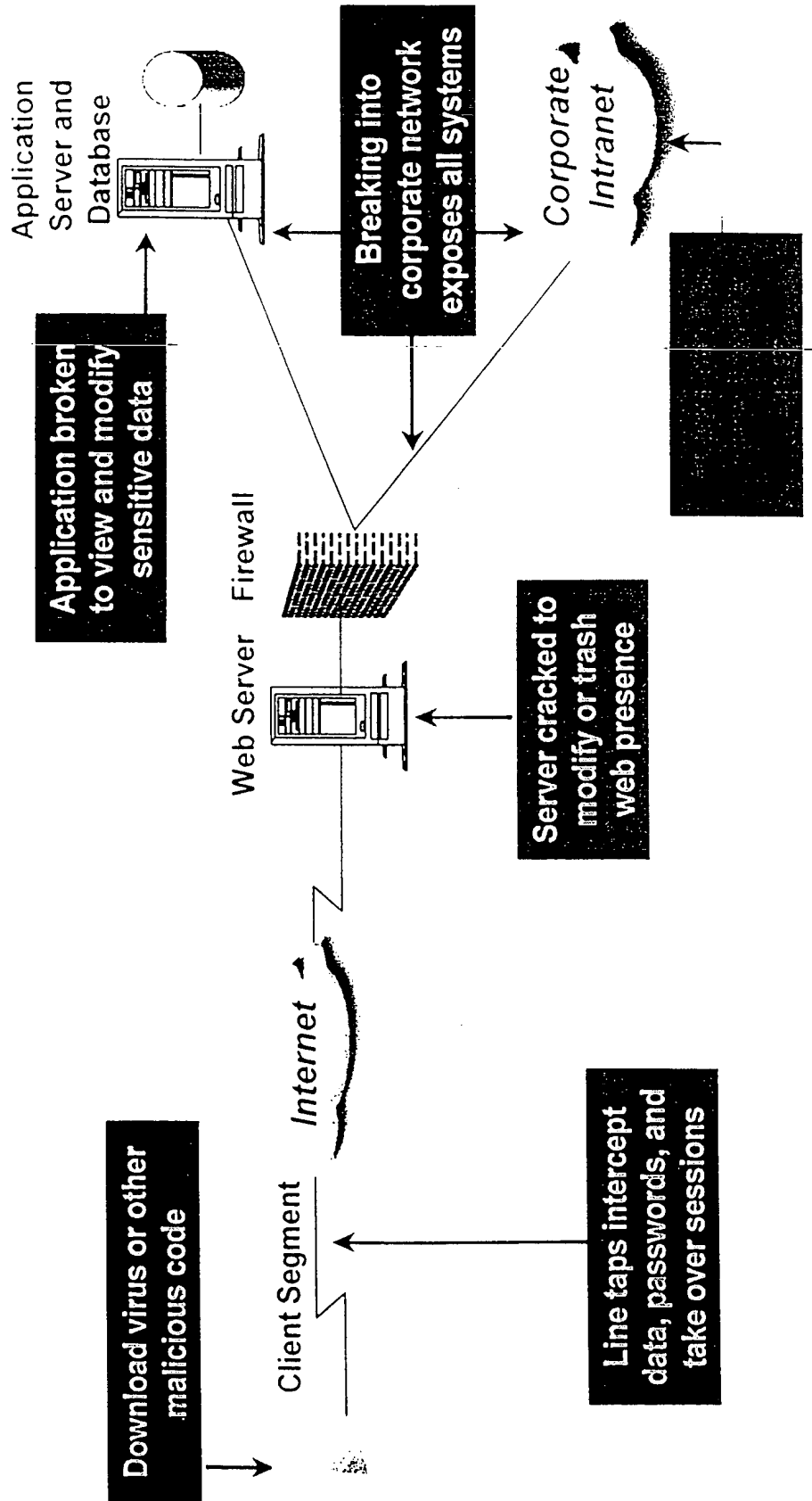


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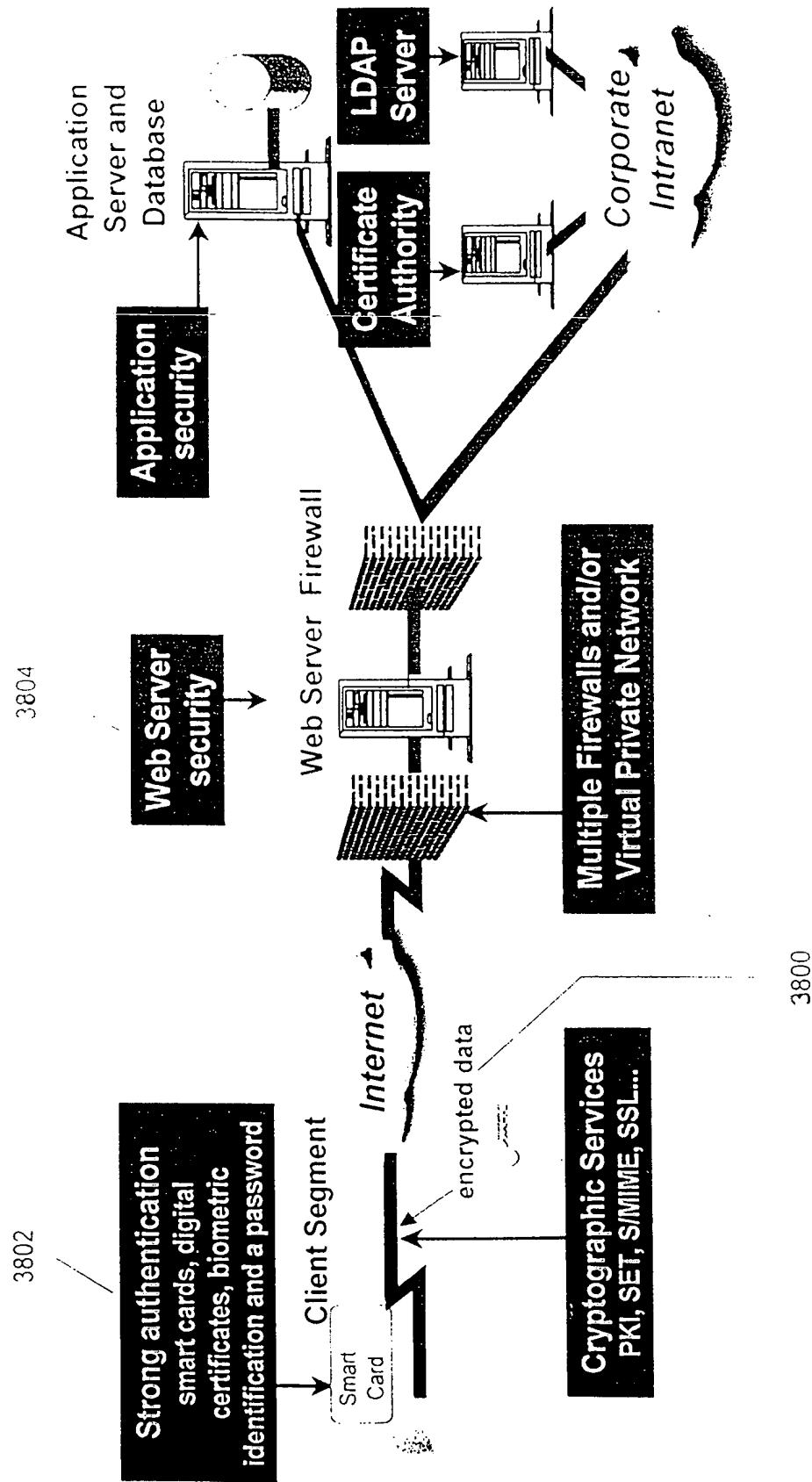


Figure 38

3900 SECURITY PRINCIPLES	3902 Authentication Services			3904 Cryptography Services			3906 Certification Services		
	Identification		Yes				Yes		
	Authentication		Yes				Yes		
	Authorization		Yes				Yes		
	Privacy				Yes		Yes		
	Integrity				Yes		Yes		
	Non-Repudiation						Yes		

Figure 39

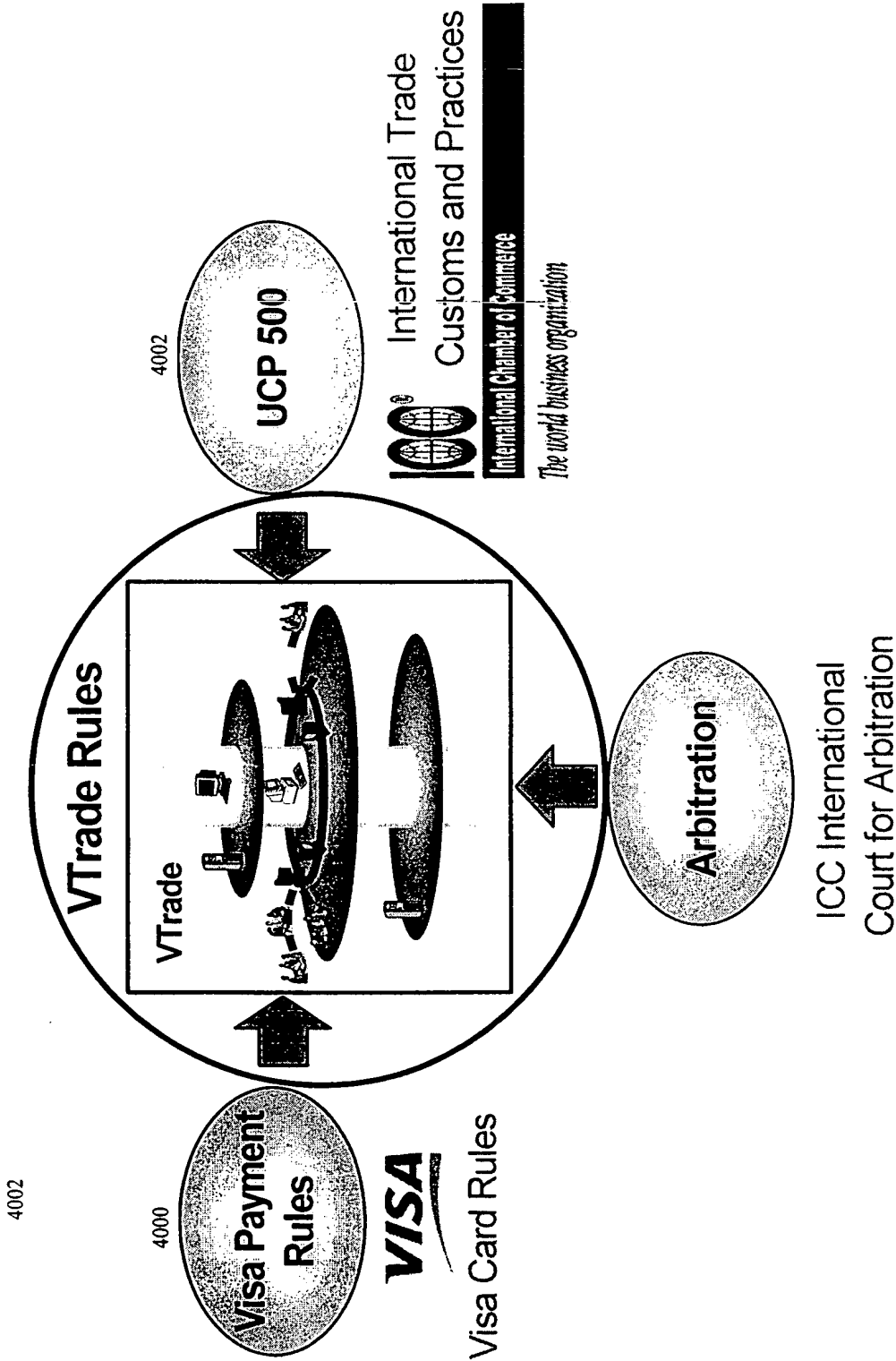


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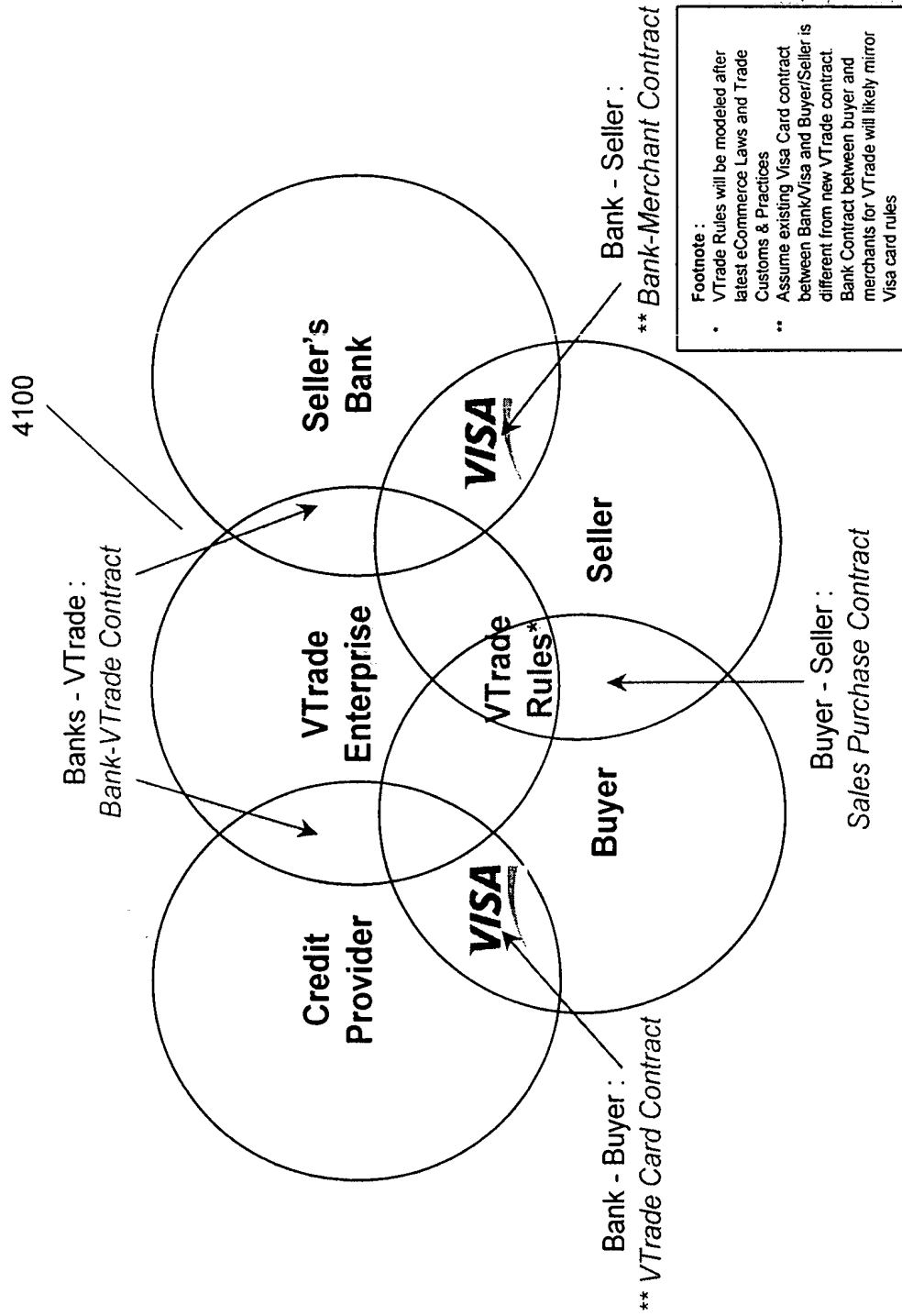


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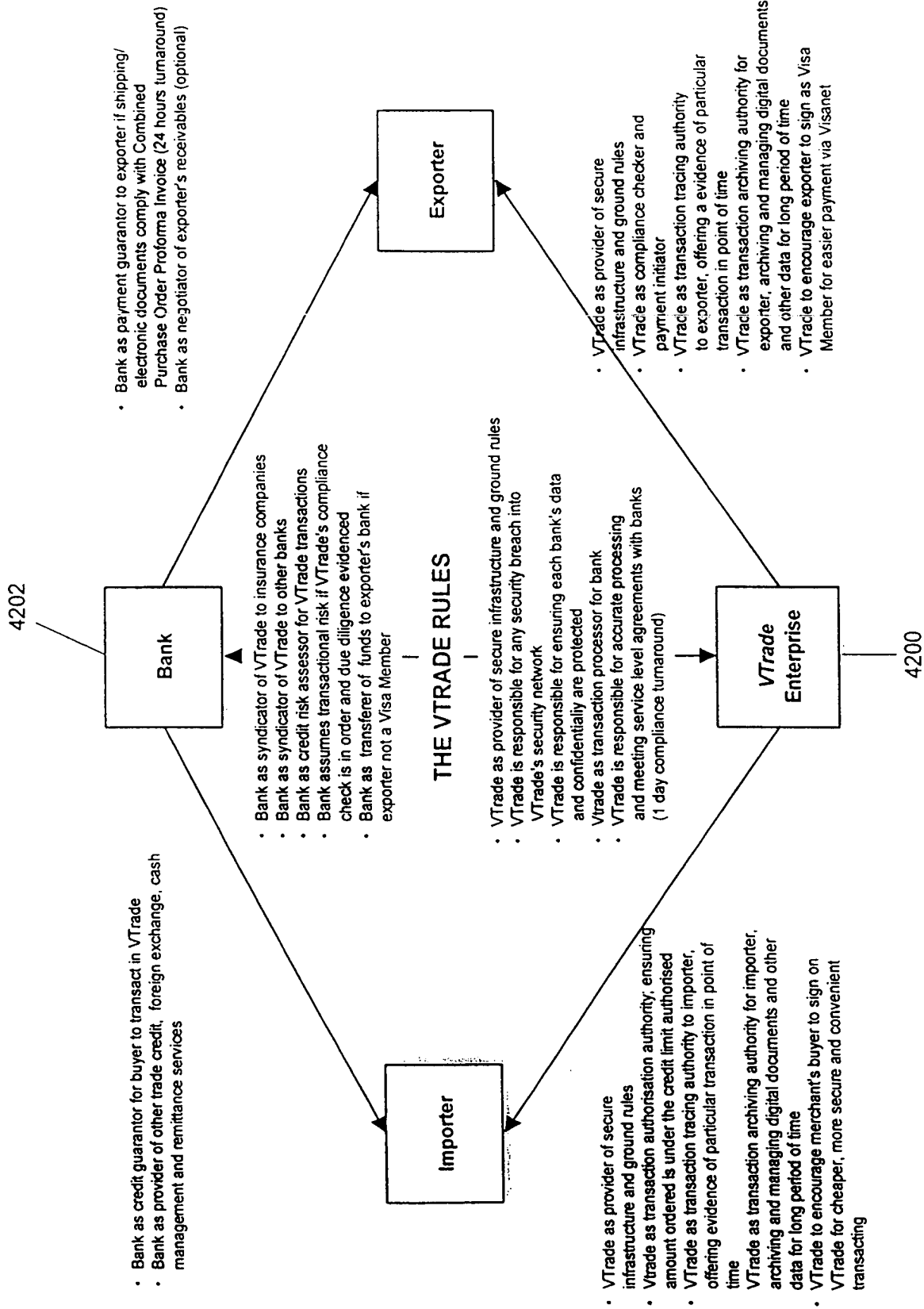


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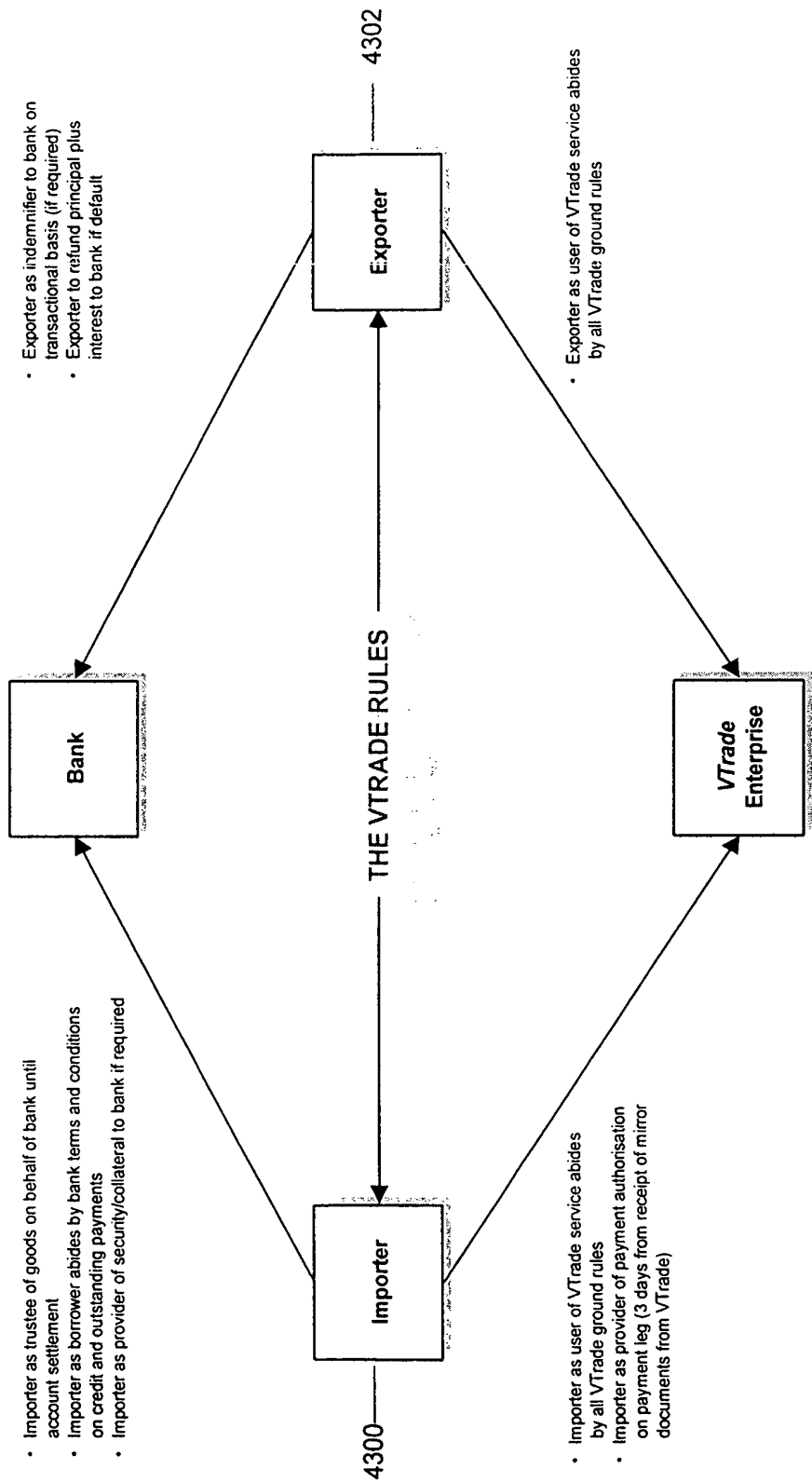


Figure 43

Figure 44

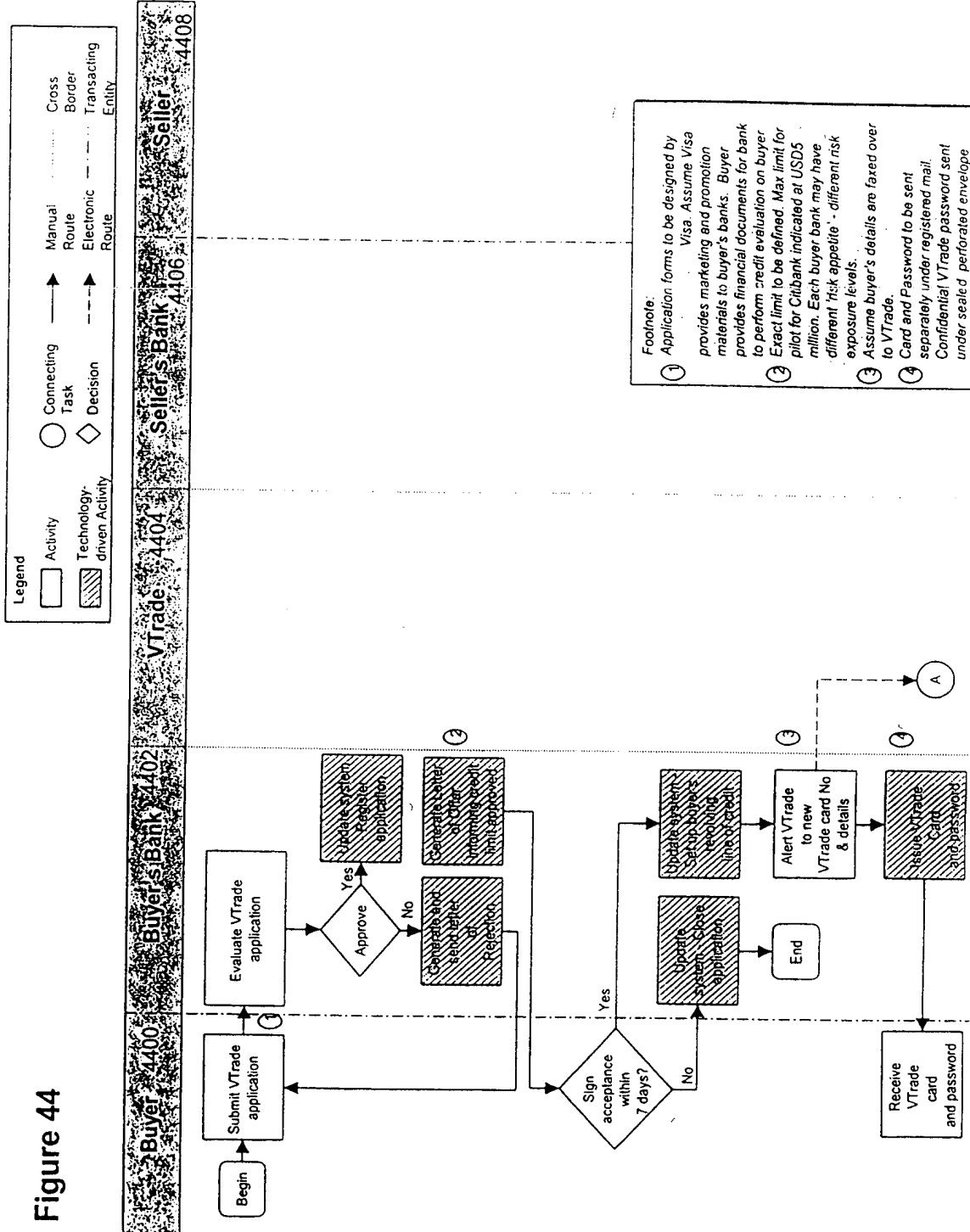


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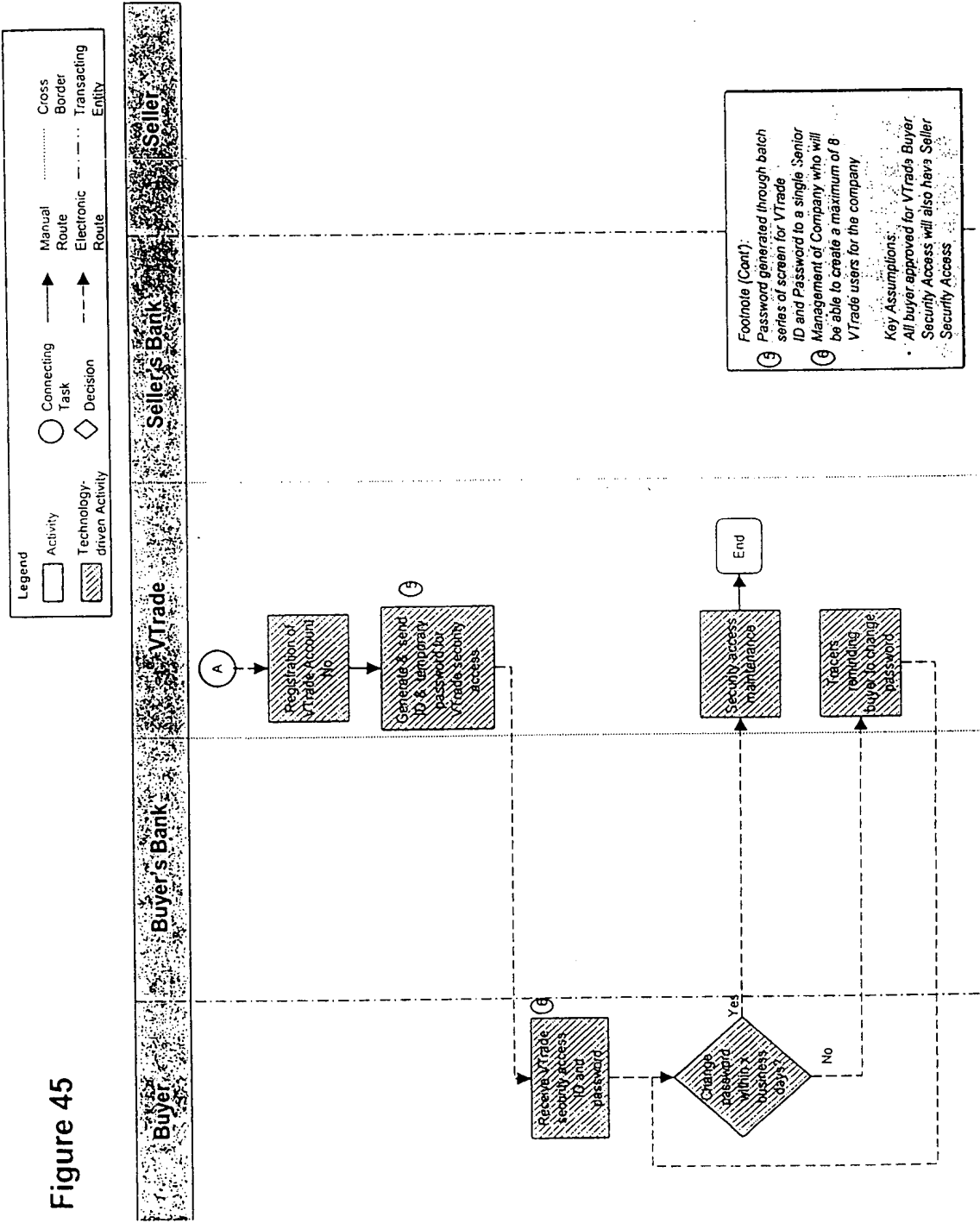


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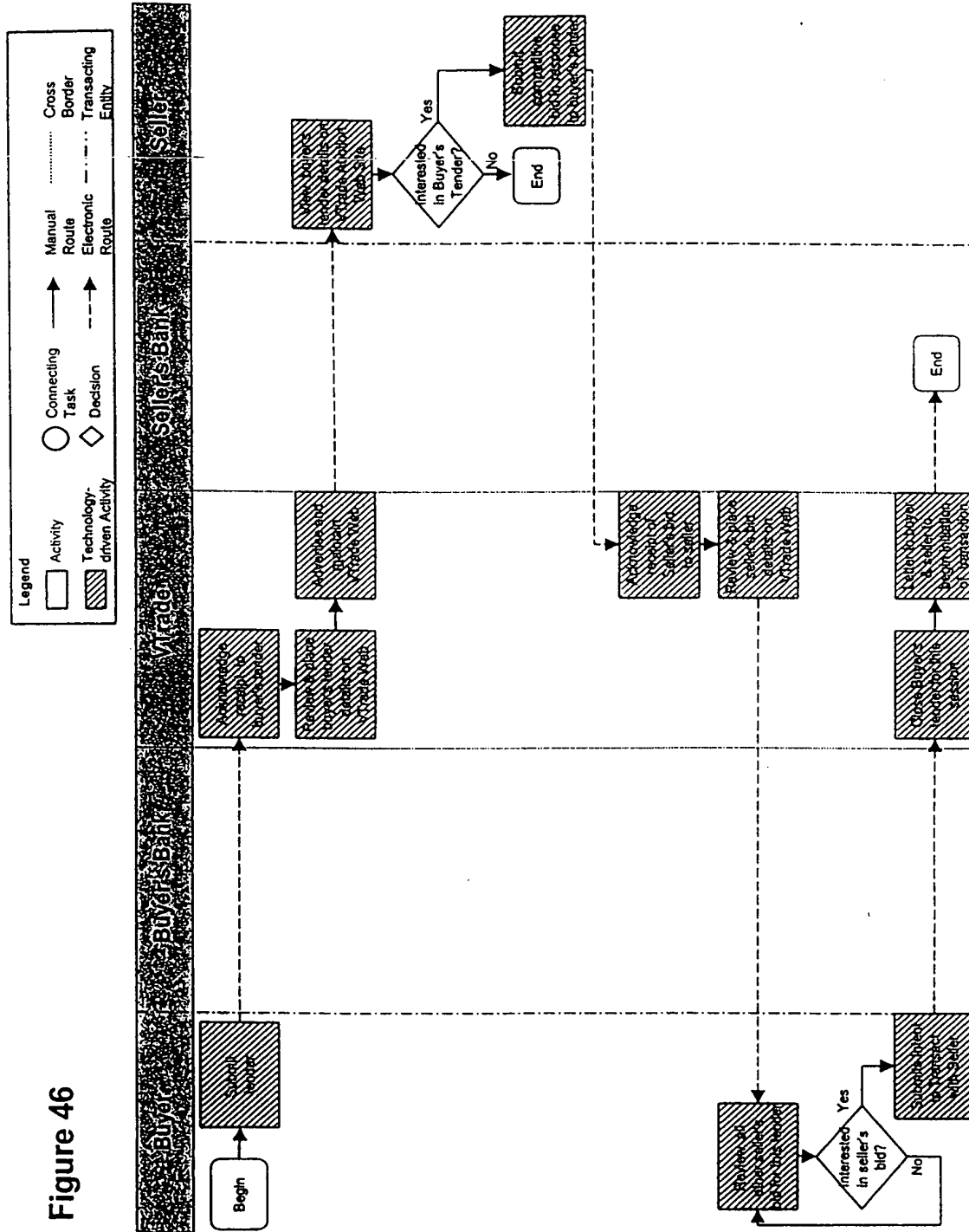


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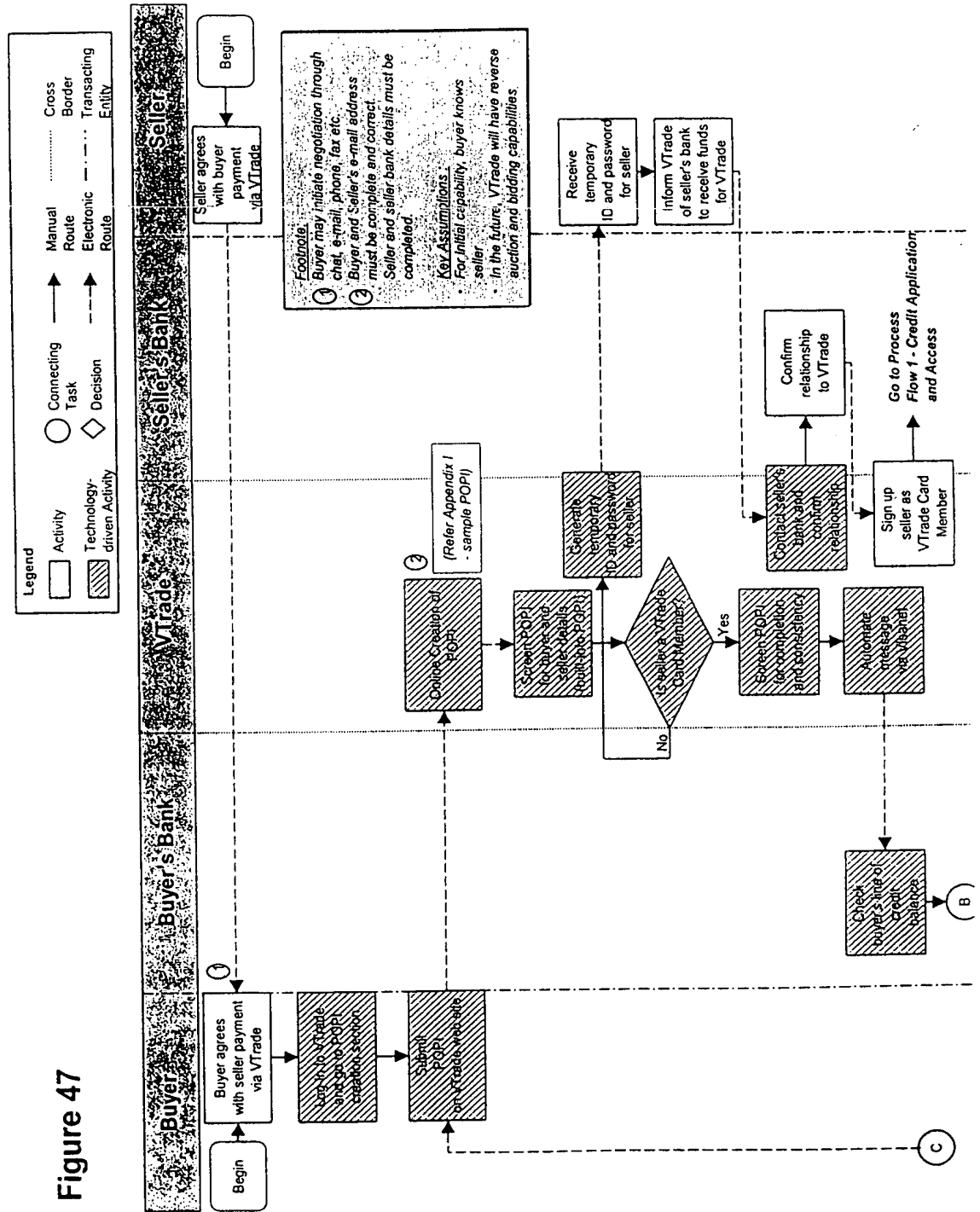
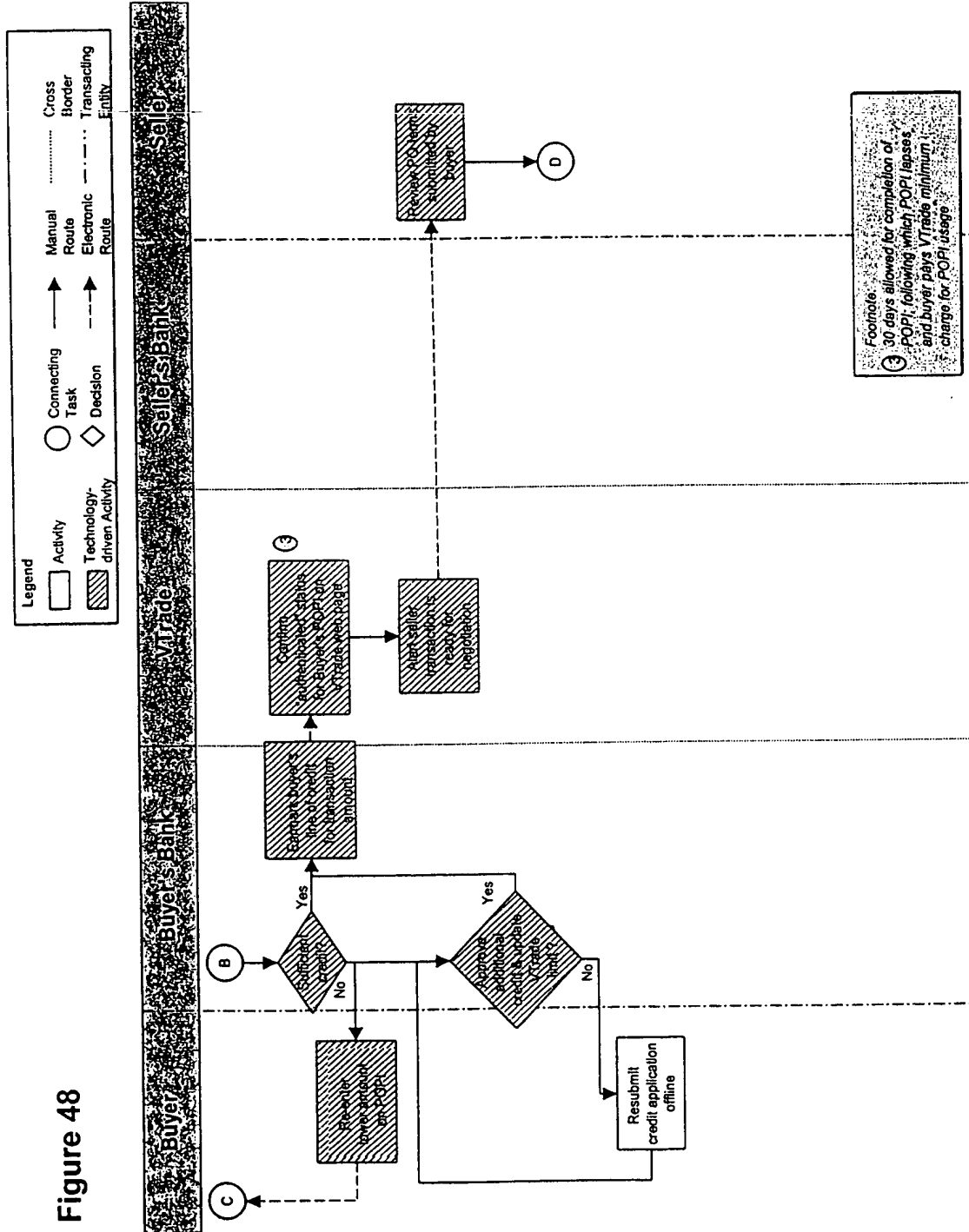


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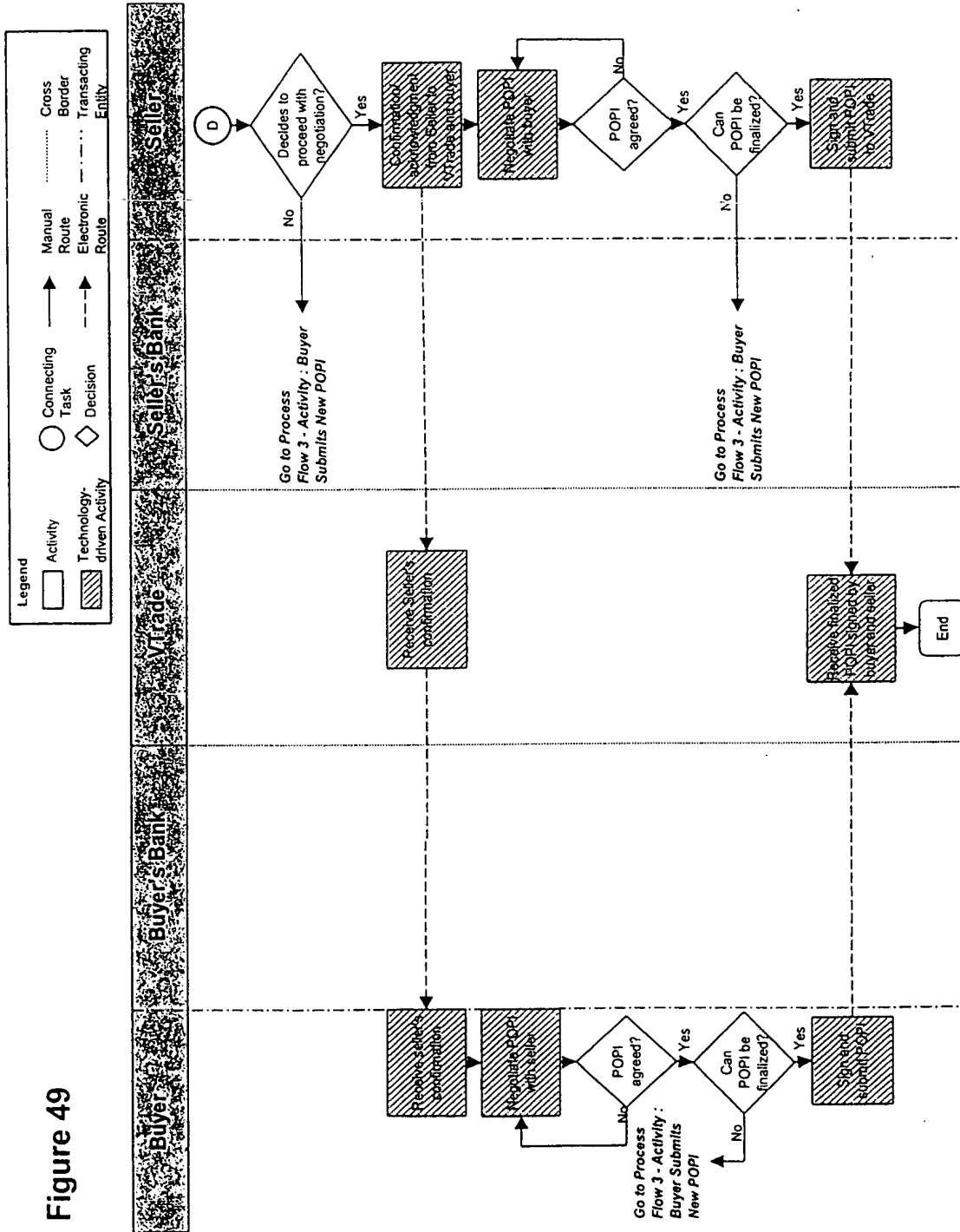


Figure 50

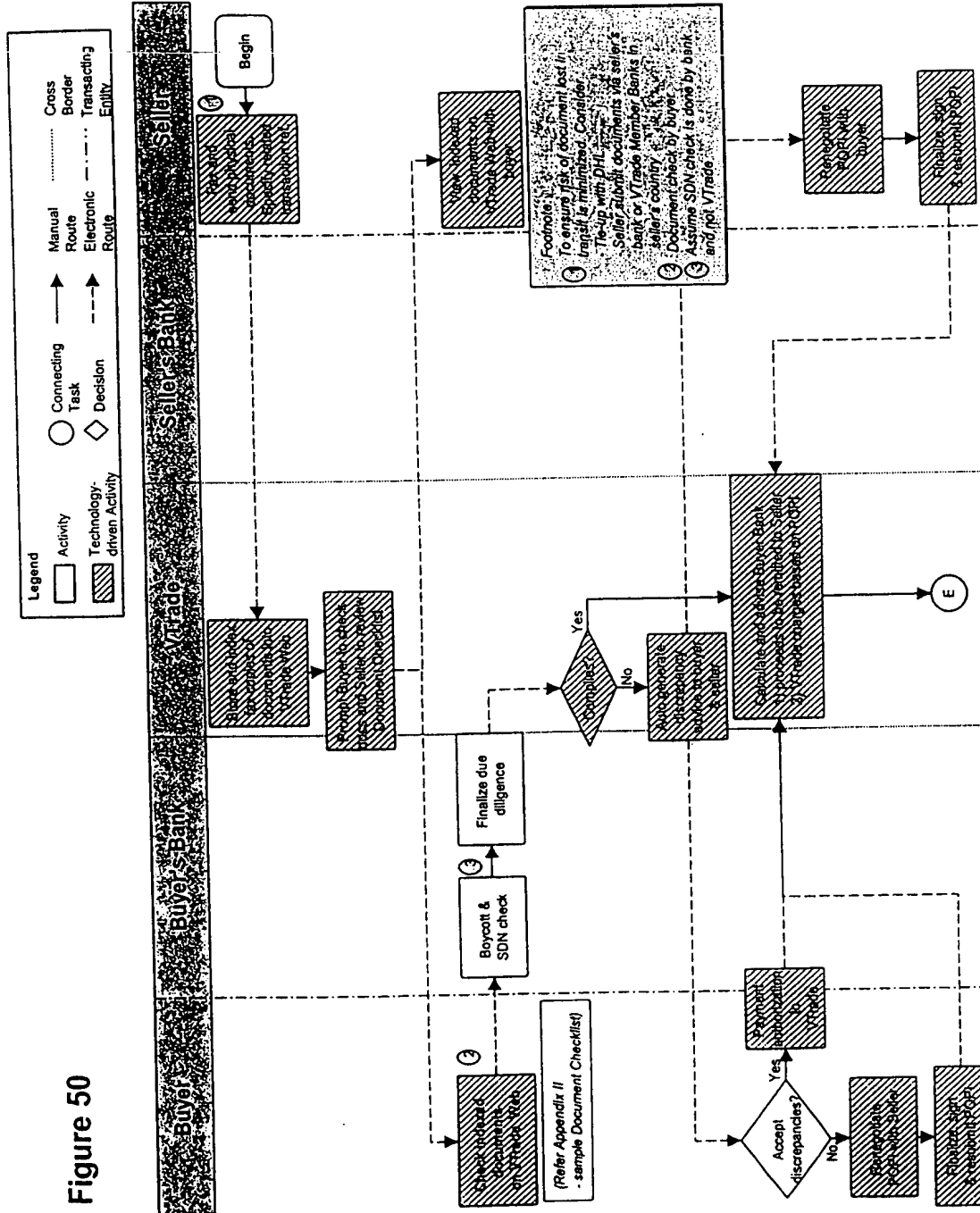


Figure 51

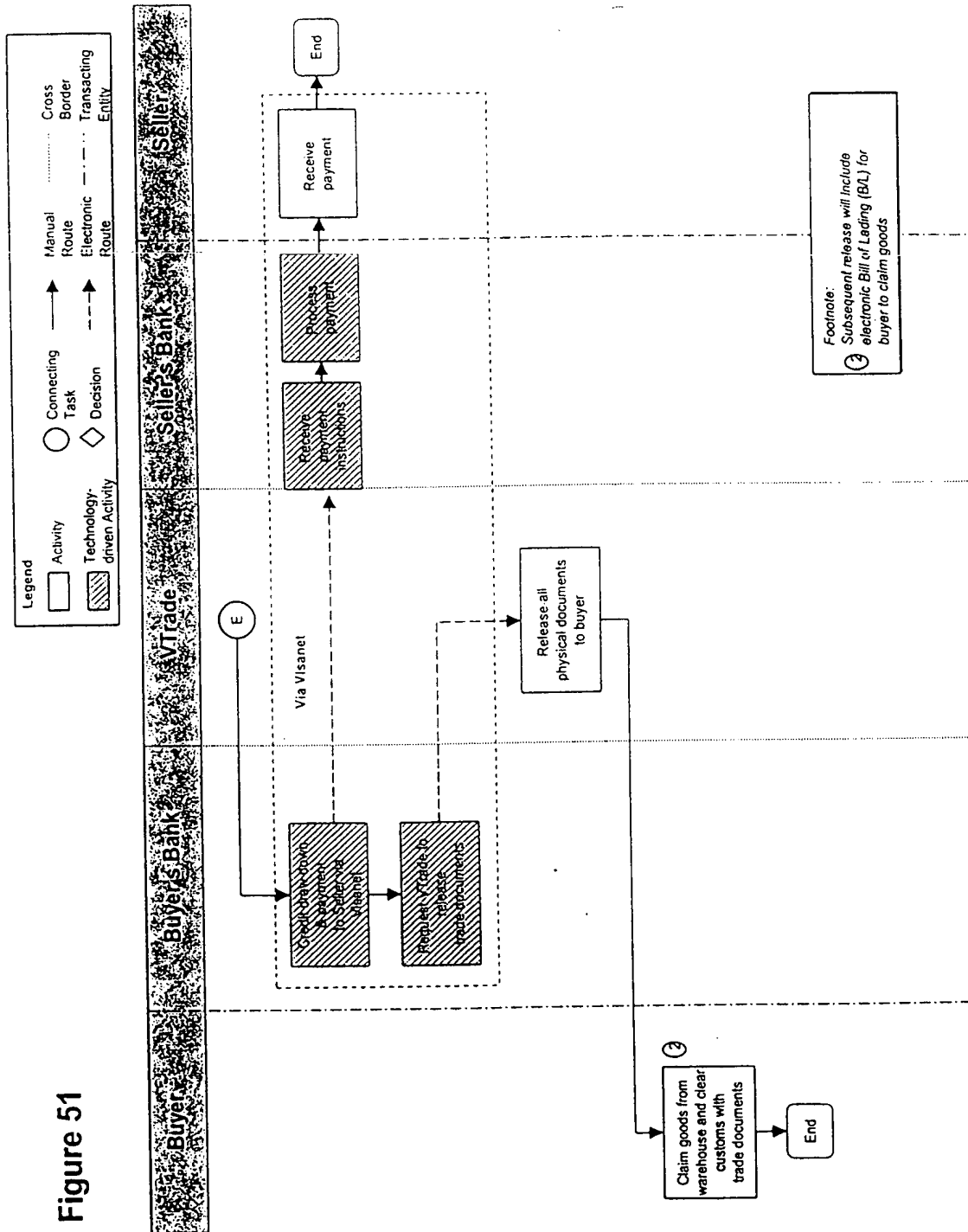
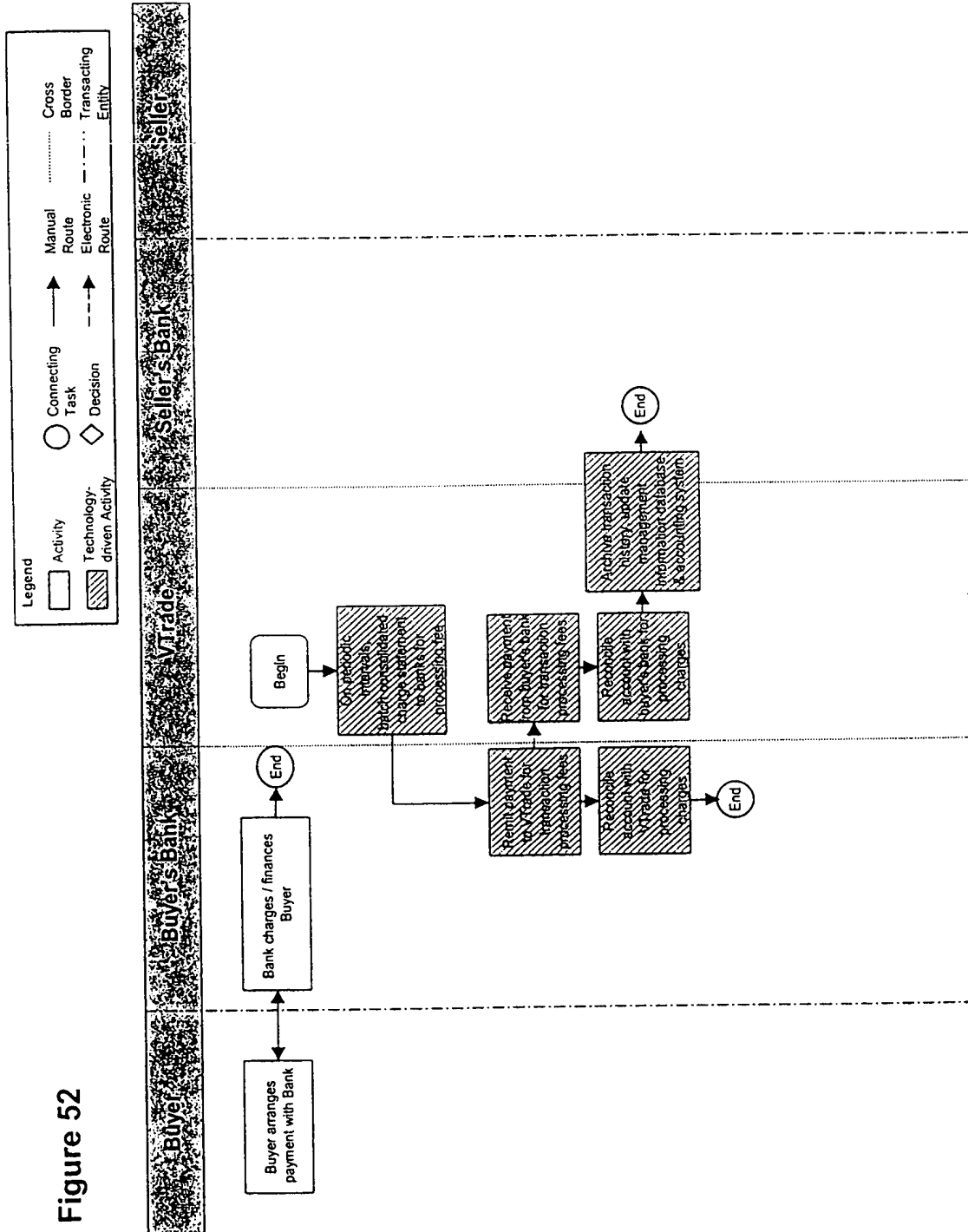


Figure 52



eMarketplace Models

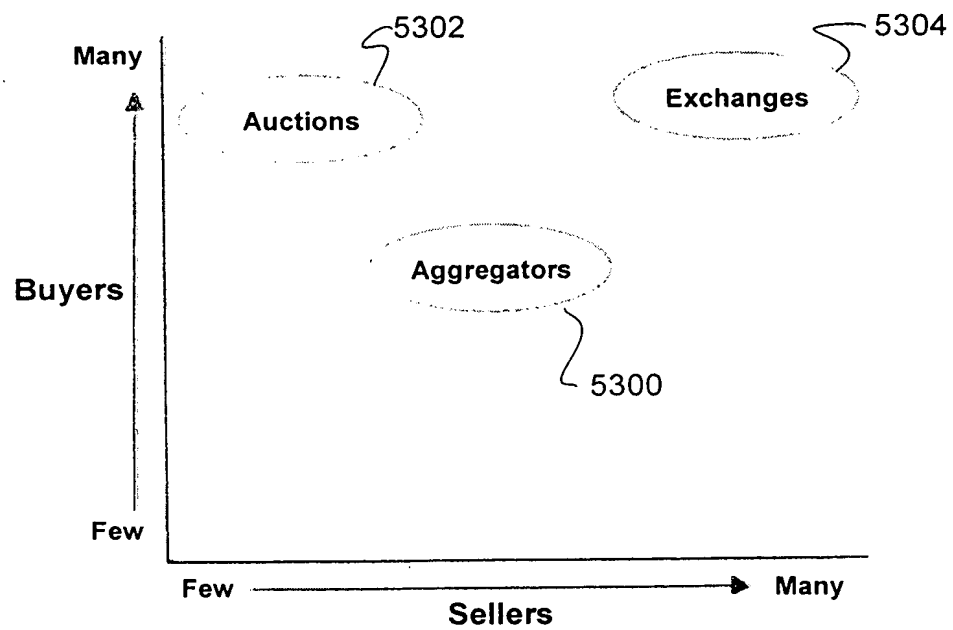


Figure 53

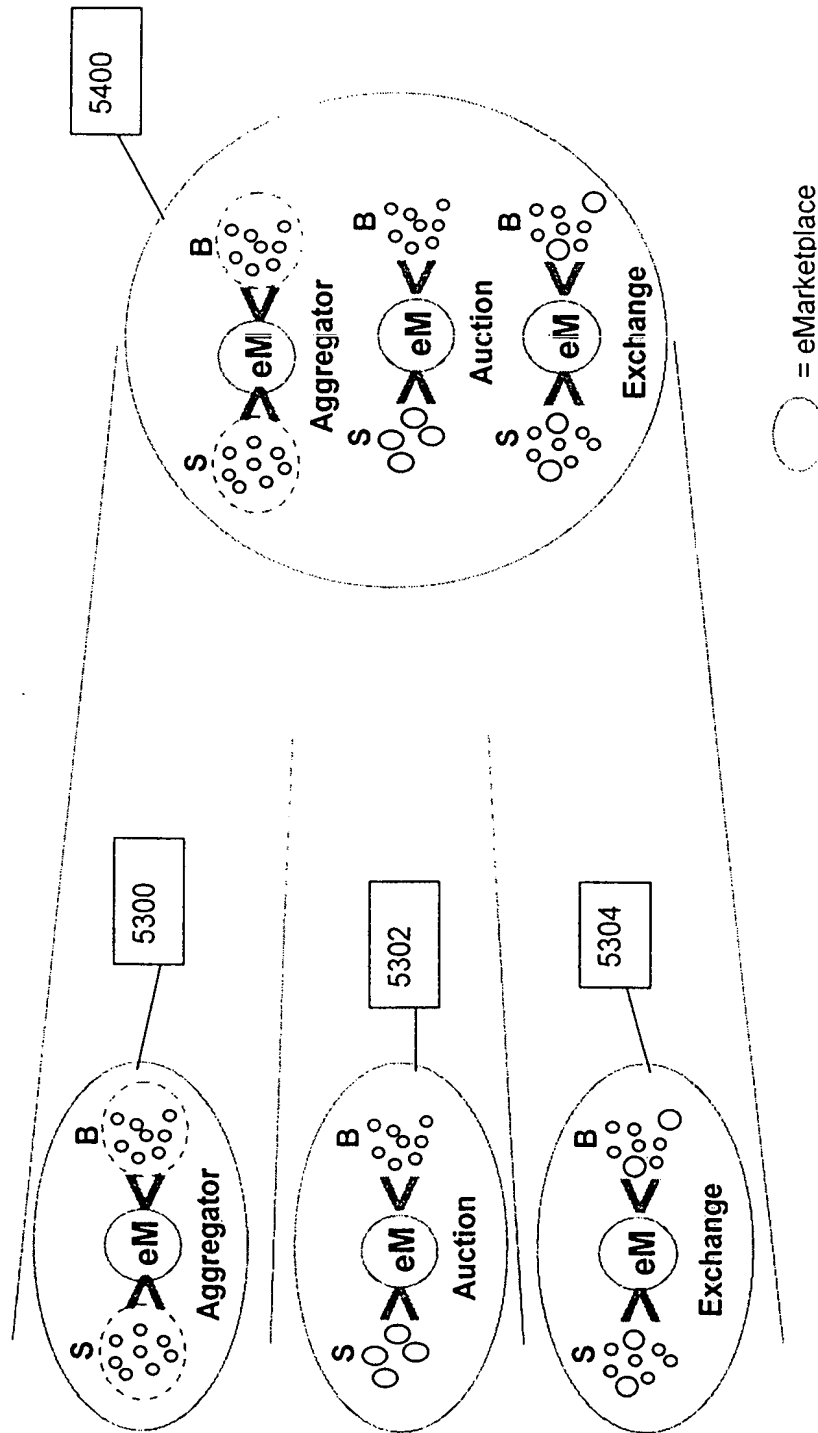


Figure 54

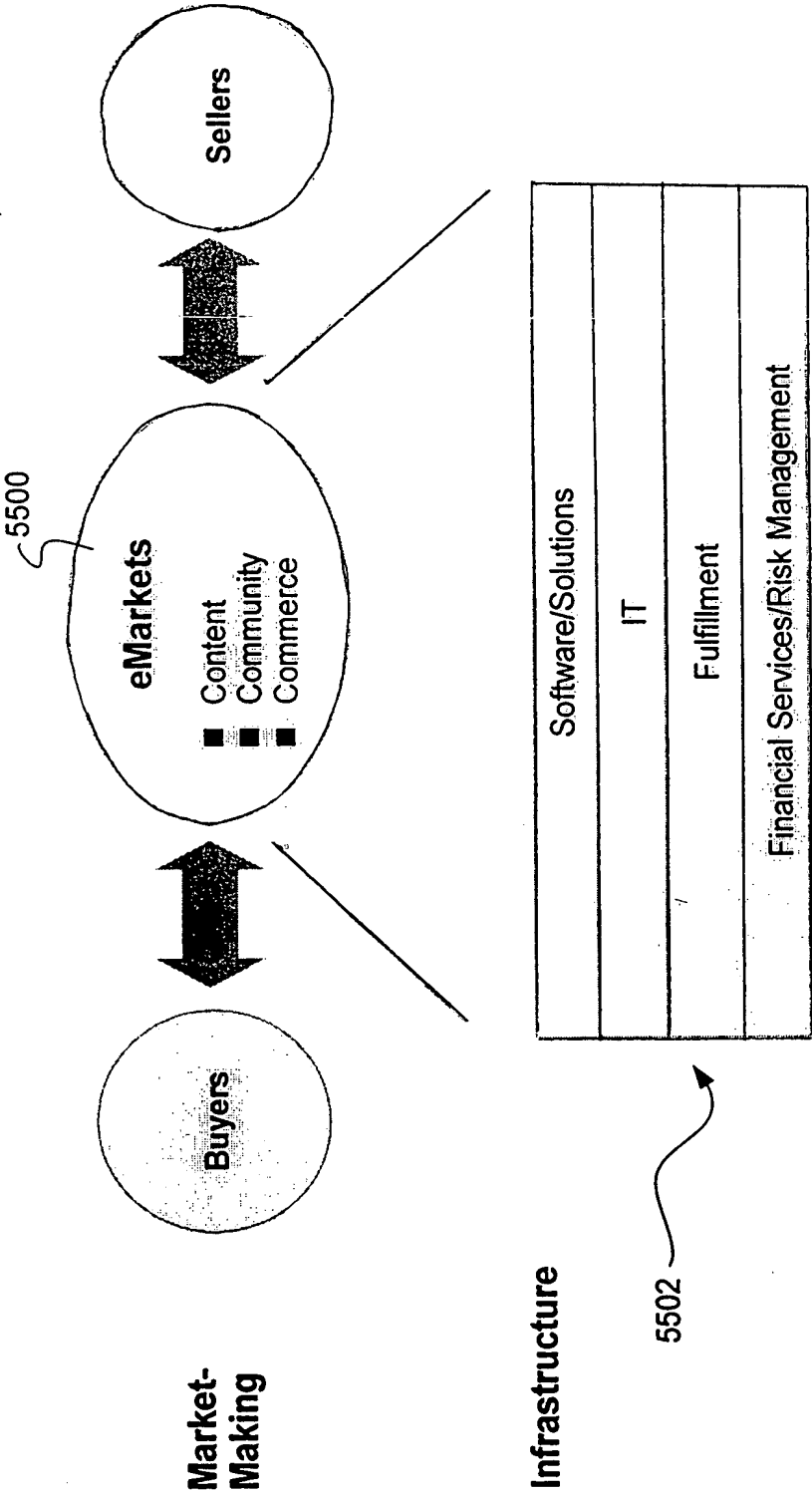


Figure 55

Infrastructure

	Description	Examples
5600 Software/ Solutions →	<ul style="list-style-type: none"> ■ The software which makes the site run 	<ul style="list-style-type: none"> ■ Auction engine ■ Content management ■ ERP integration software
5602 IT →	<ul style="list-style-type: none"> ■ Setting up the site and providing ongoing maintenance 	<ul style="list-style-type: none"> ■ Systems integration ■ Hosting ■ Application Service Providers
5604 Fulfillment →	<ul style="list-style-type: none"> ■ Organizing the physical settlement of trades after they have been agreed upon 	<ul style="list-style-type: none"> ■ Shipping ■ Warehousing ■ Inspection
5606 Financial Services/ Risk Management →	<ul style="list-style-type: none"> ■ Facilitating the financing and transfer of funds between parties to a transaction ■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks 	<ul style="list-style-type: none"> ■ Payment processing ■ Receivables management ■ Financing/ credit ■ Authentication ■ Warranties ■ Derivatives/options

Figure 56

Needs During Buy/Sell Process

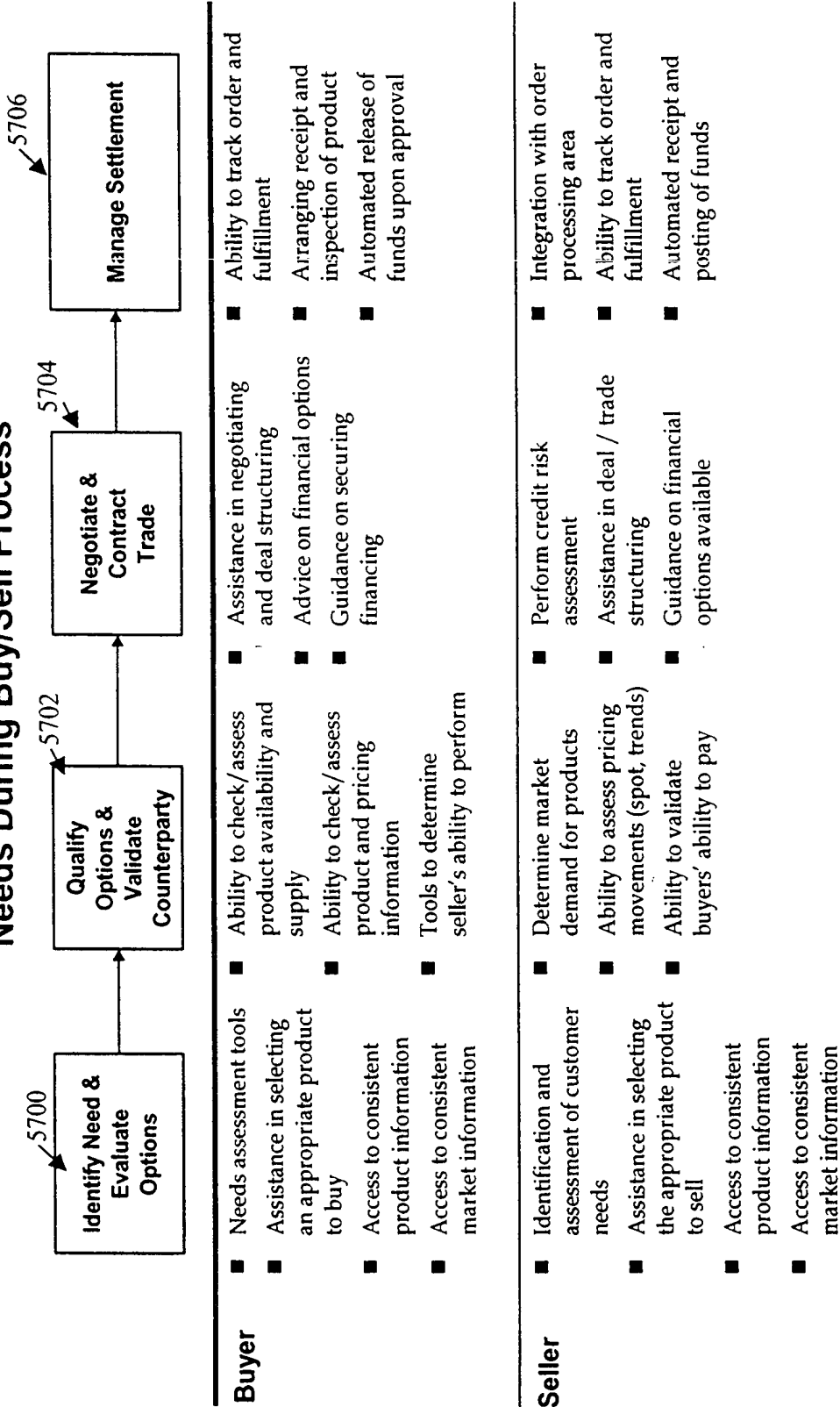


Figure 57

Tasks During Buy/Sell Process

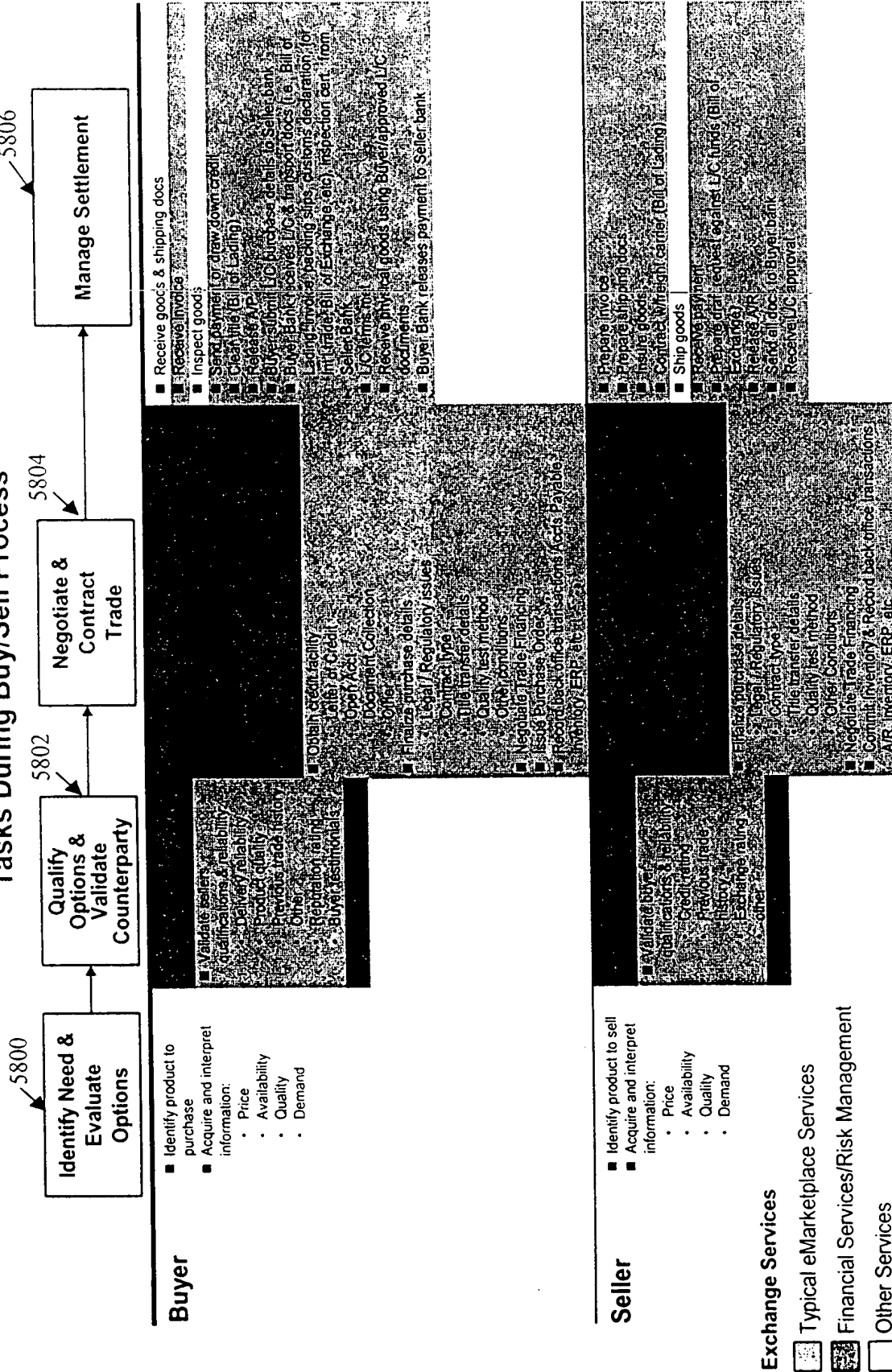


Figure 58

Service Area	Service	Buyer/Seller Value Proposition	eMkt Place Value Proposition
Reputation Assessment 5900	■ Online documentation of credit worthiness included in profile	■ Increases member confidence in trading partners	■ Increases transaction volume and transaction-related revenues
	■ Credit rating engine based on historical transaction data		■ Potential service revenue (per credit profile provision)
	■ Member-specified credit rating		
	■ Authentication when using site		
Financing 5902	■ Lines of credit, leasing, inventory financing	■ Provides access to cash flow management services	■ Increases member entanglement
	■ Factoring, forfeiting, and other receivables financing services		■ Potential referral revenue
Risk Management 5904	■ Foreign exchange services	■ Provides access to services that might be otherwise unavailable to small members	■ Increases member entanglement
	■ Insurance		■ Potential referral revenue
	■ Hedging tools	■ Provides seamless service that is more convenient than existing services (e.g., "one click")	
ePayments 5906	■ Credit Cards, ACH, SWIFT, wire transfers	■ Reduces counterparty payment risk	■ Potential to increase qualified member market / transaction volume and revenue
	■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment	■ Reduces transaction costs and time required to complete payment processing	■ Potential referral revenue
	■ Electronic bill presentment and payment	■ Increases speed and accuracy of document processing	■ per-transaction revenue
	■ Online document management		■ Facilitates eMarketplace revenue model
Information 5908	■ Industry or product-related news	■ Enables informed decisions	■ Increases member usage and entanglement
	■ Specific roles/regs	■ Provides real insights	
	■ Contacts and resources	■ Can access additional info without leaving site	■ Positions provider as credible and knowledgeable resource
	■ Decisions support/advice		■ Possible fee for service generator

Figure 59

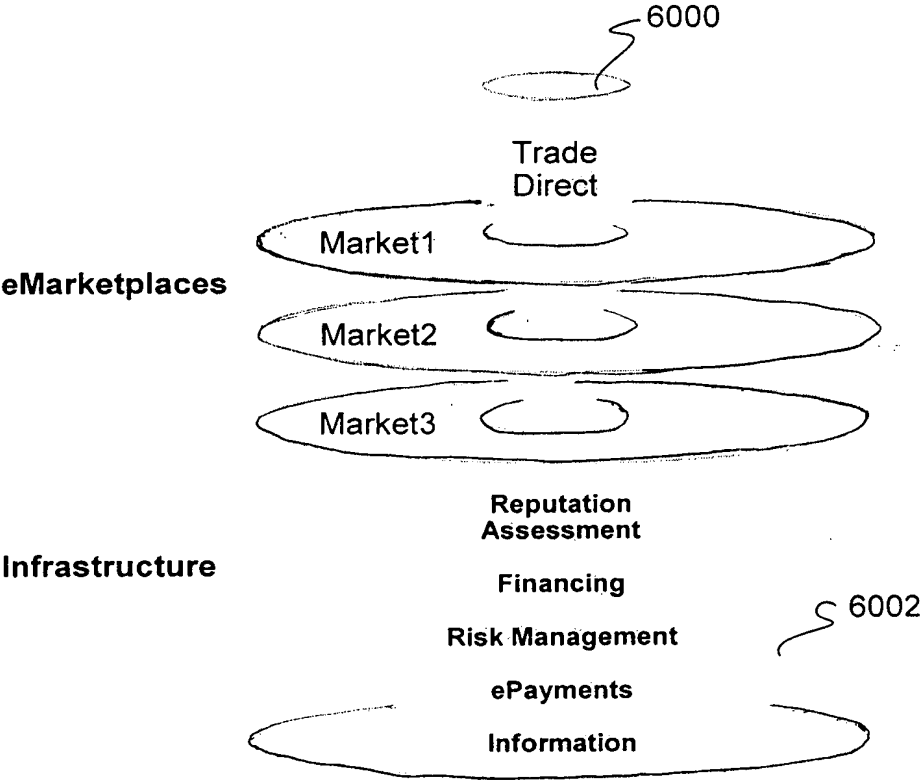


Figure 60

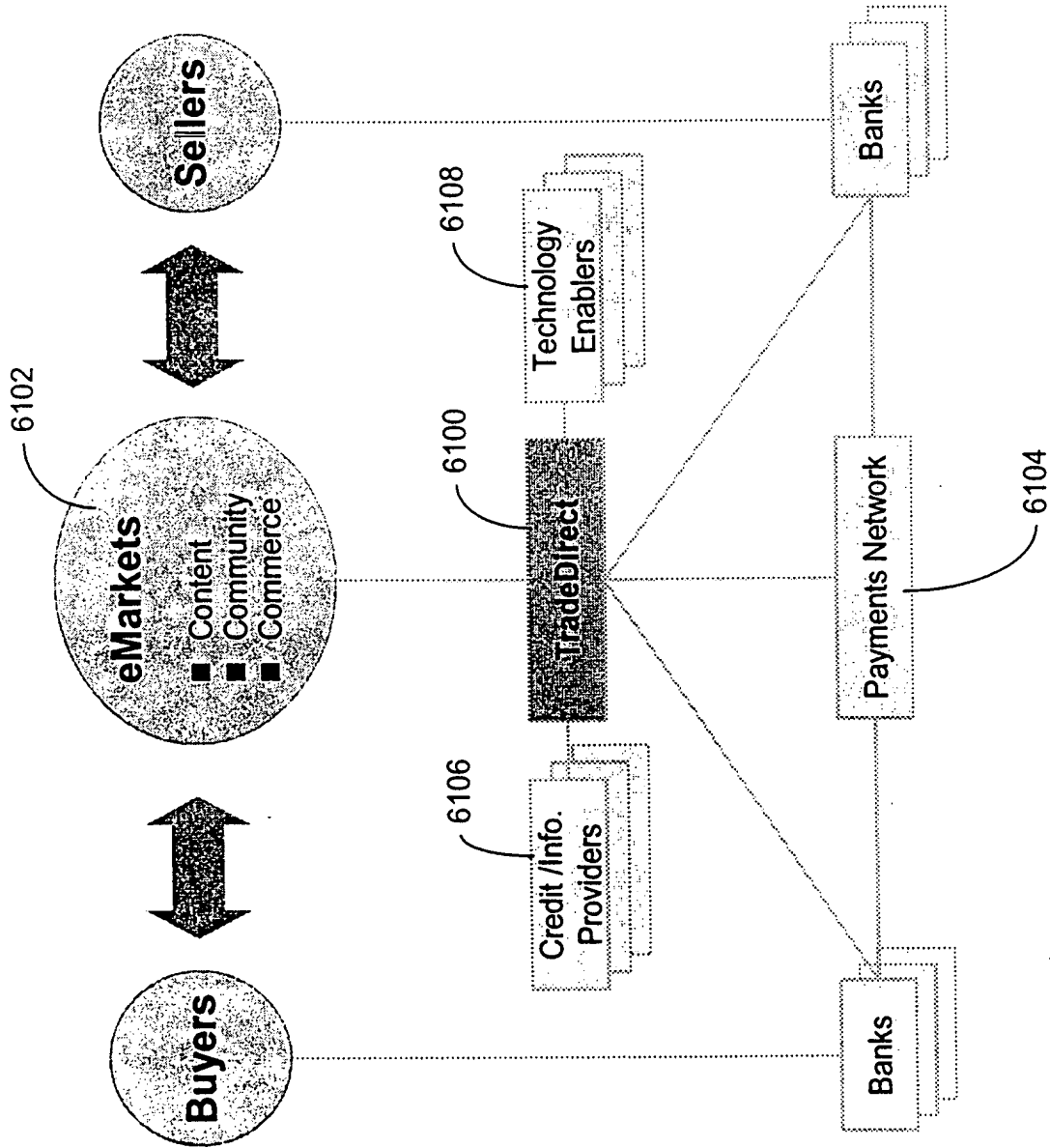


Figure 61

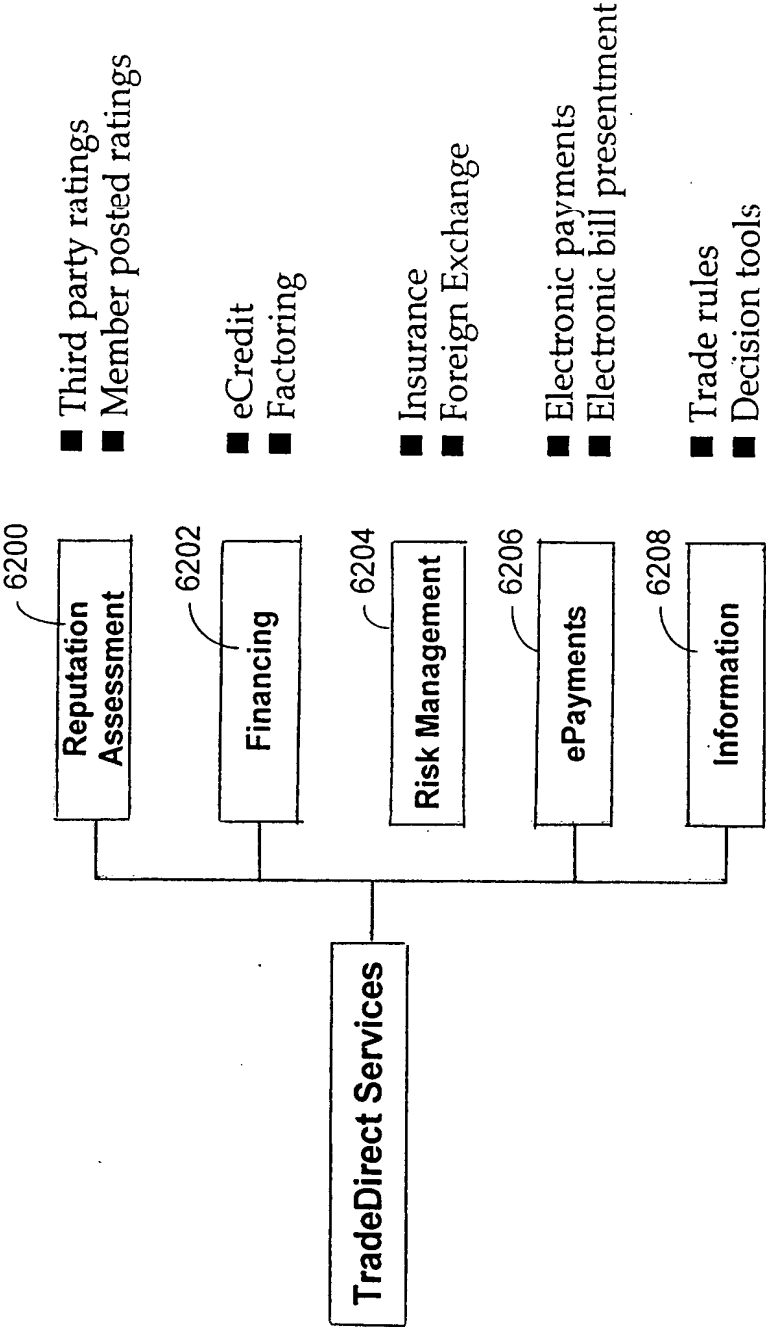


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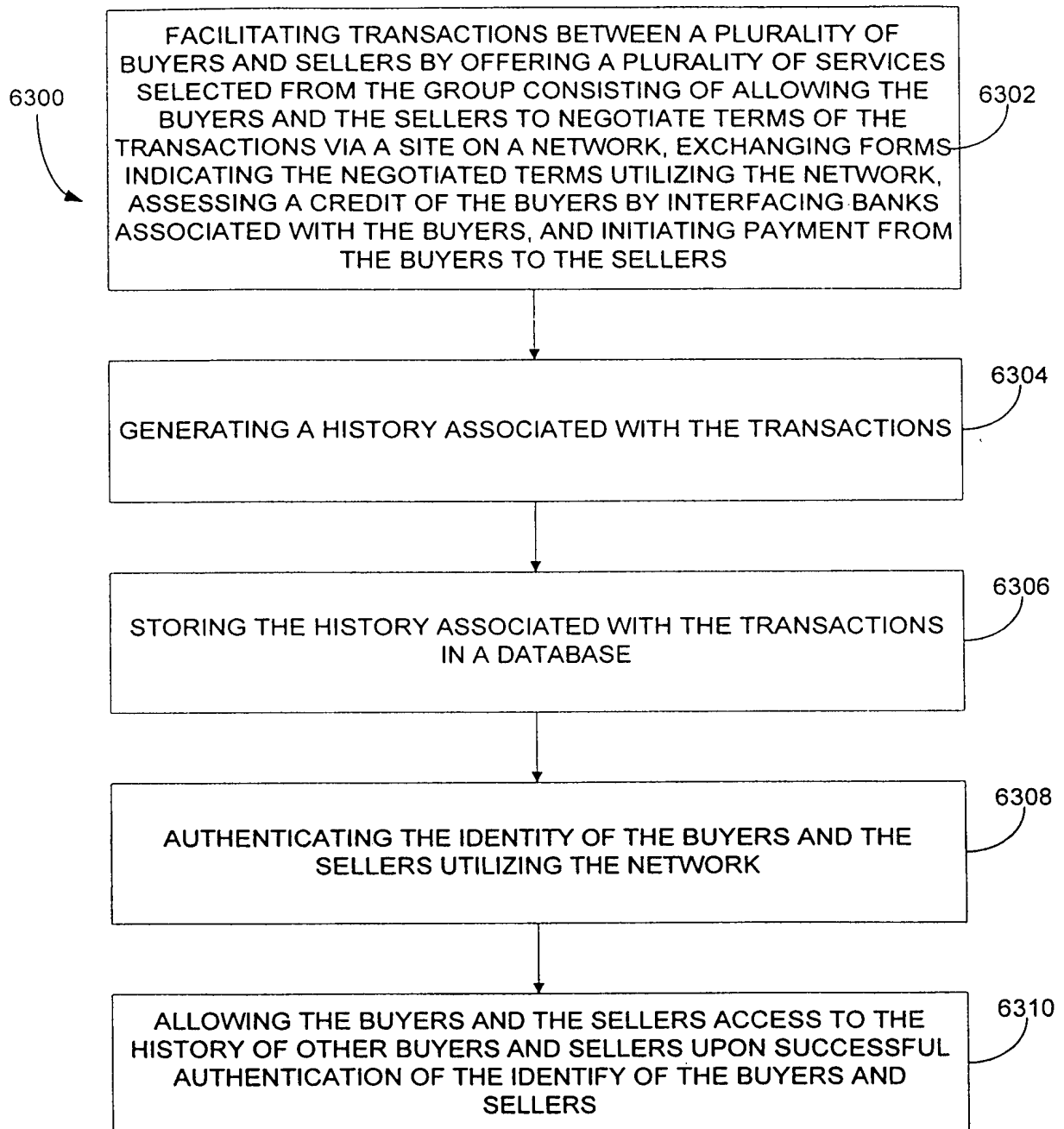


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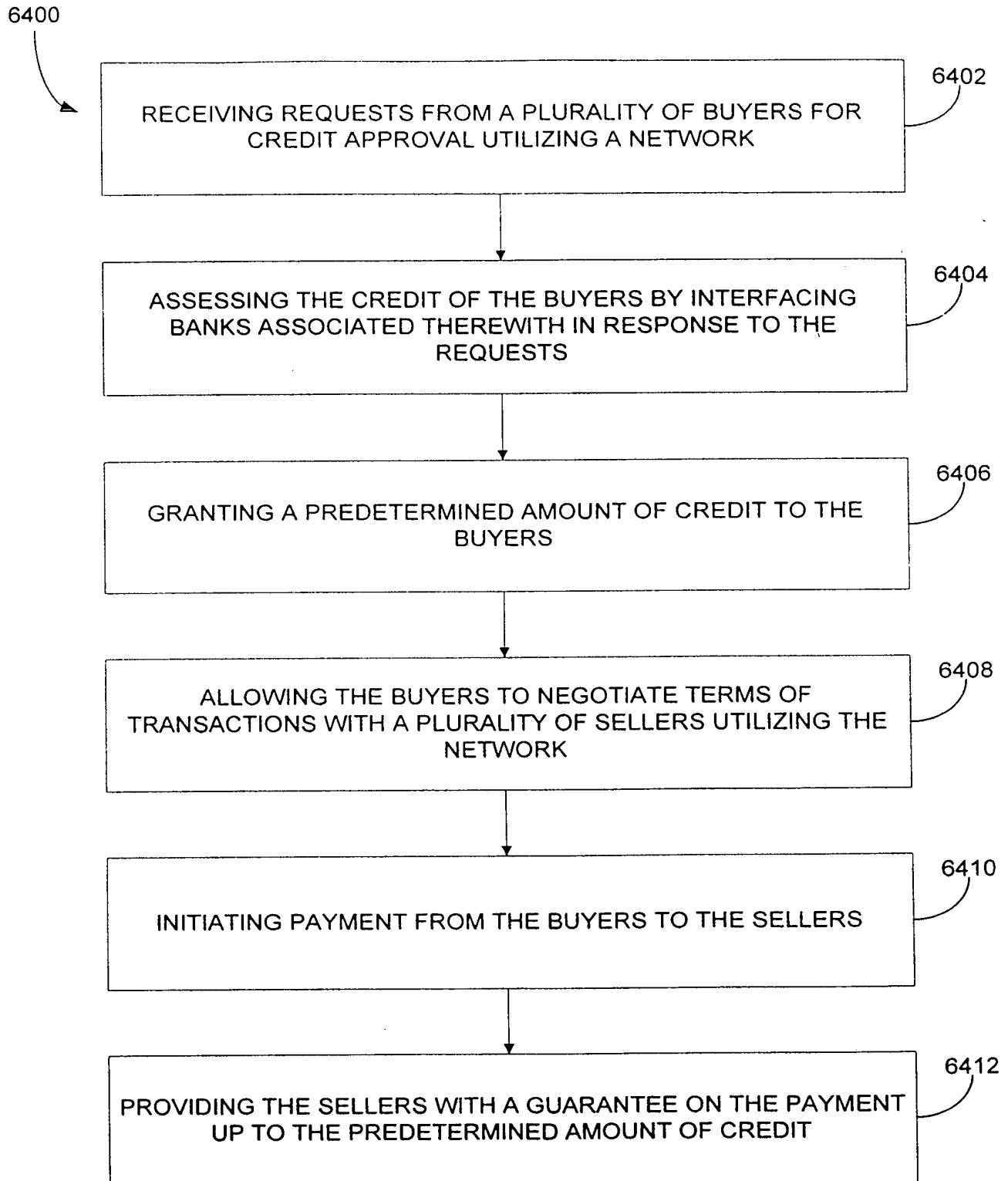


Figure 64

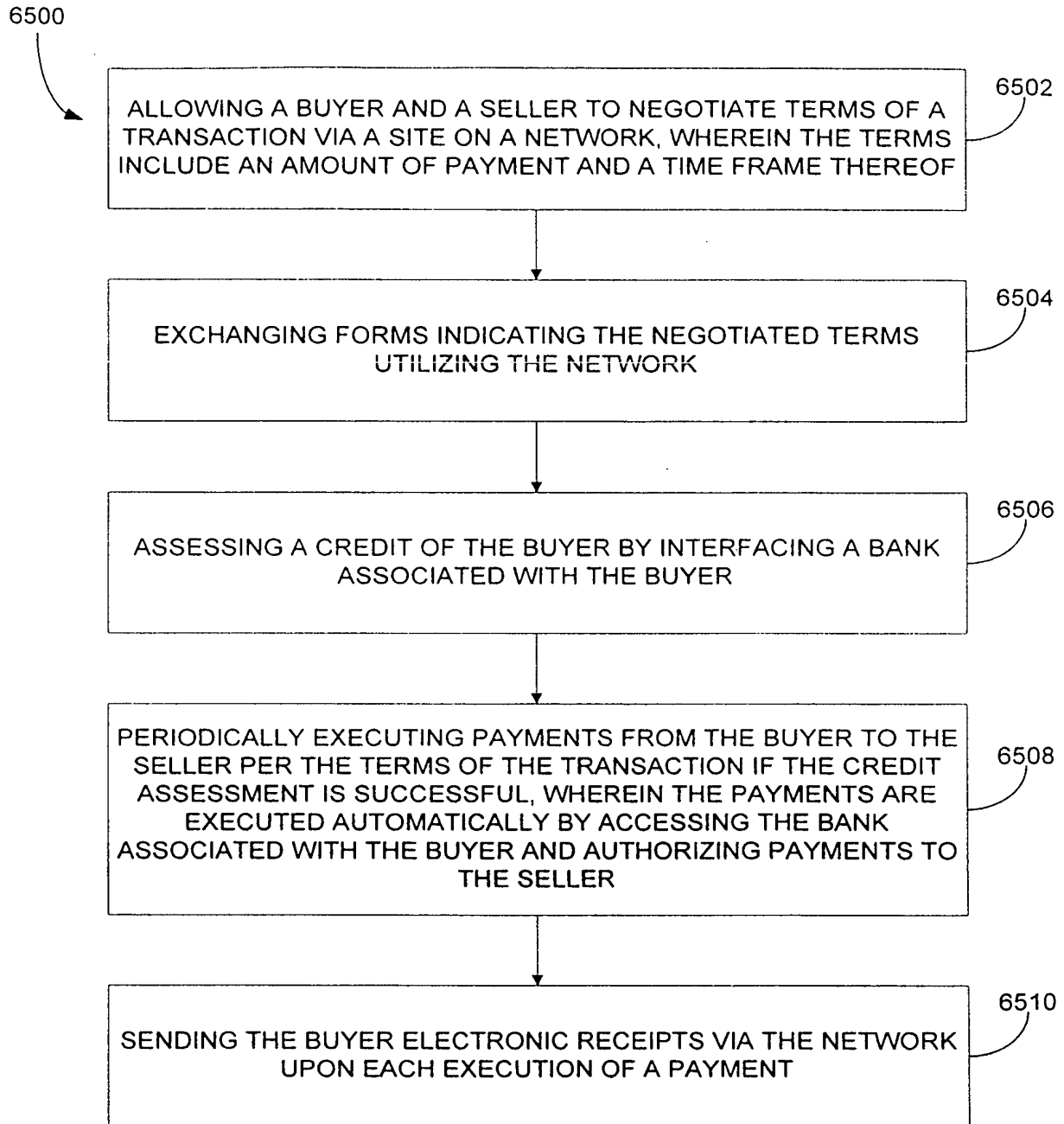


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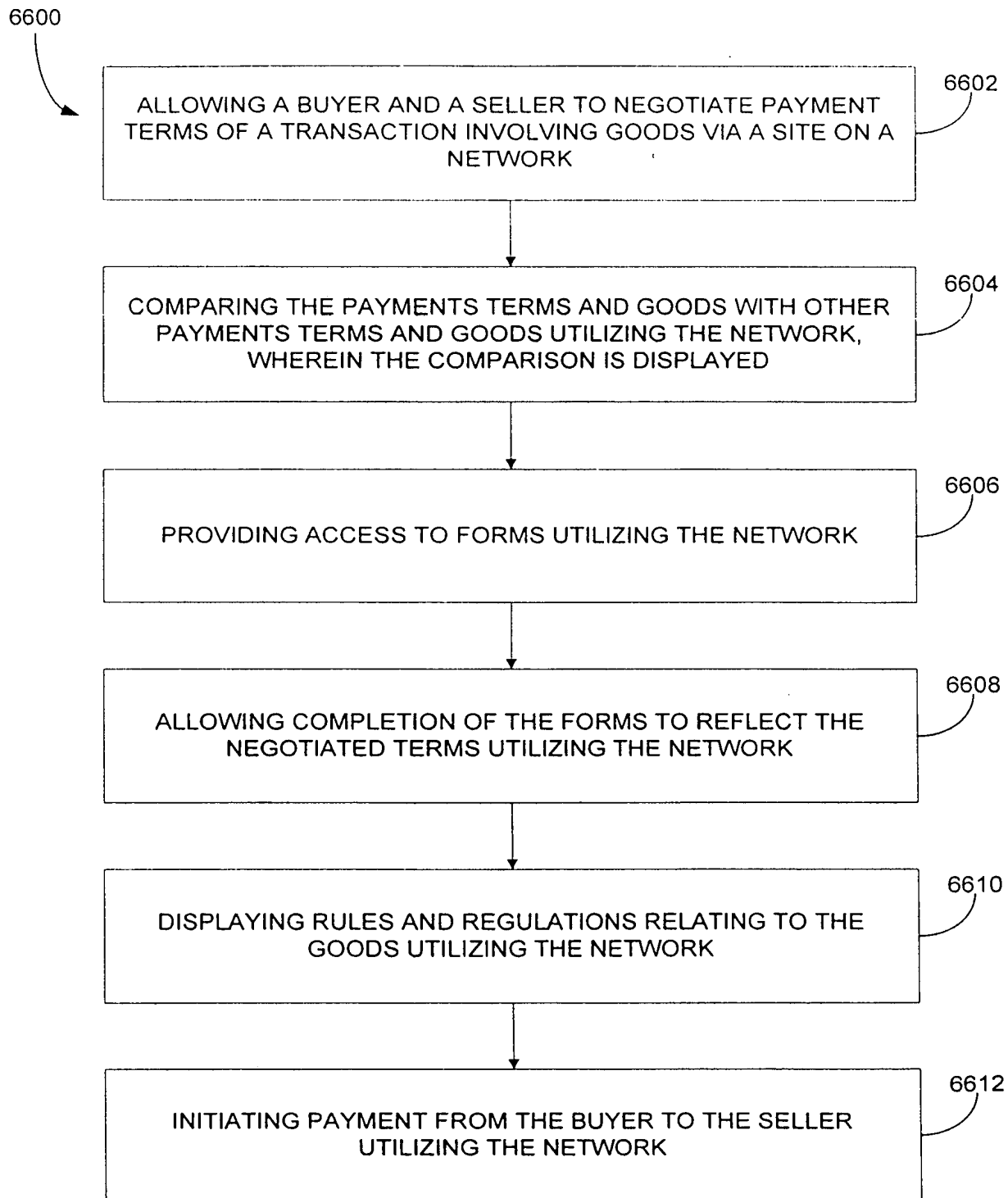


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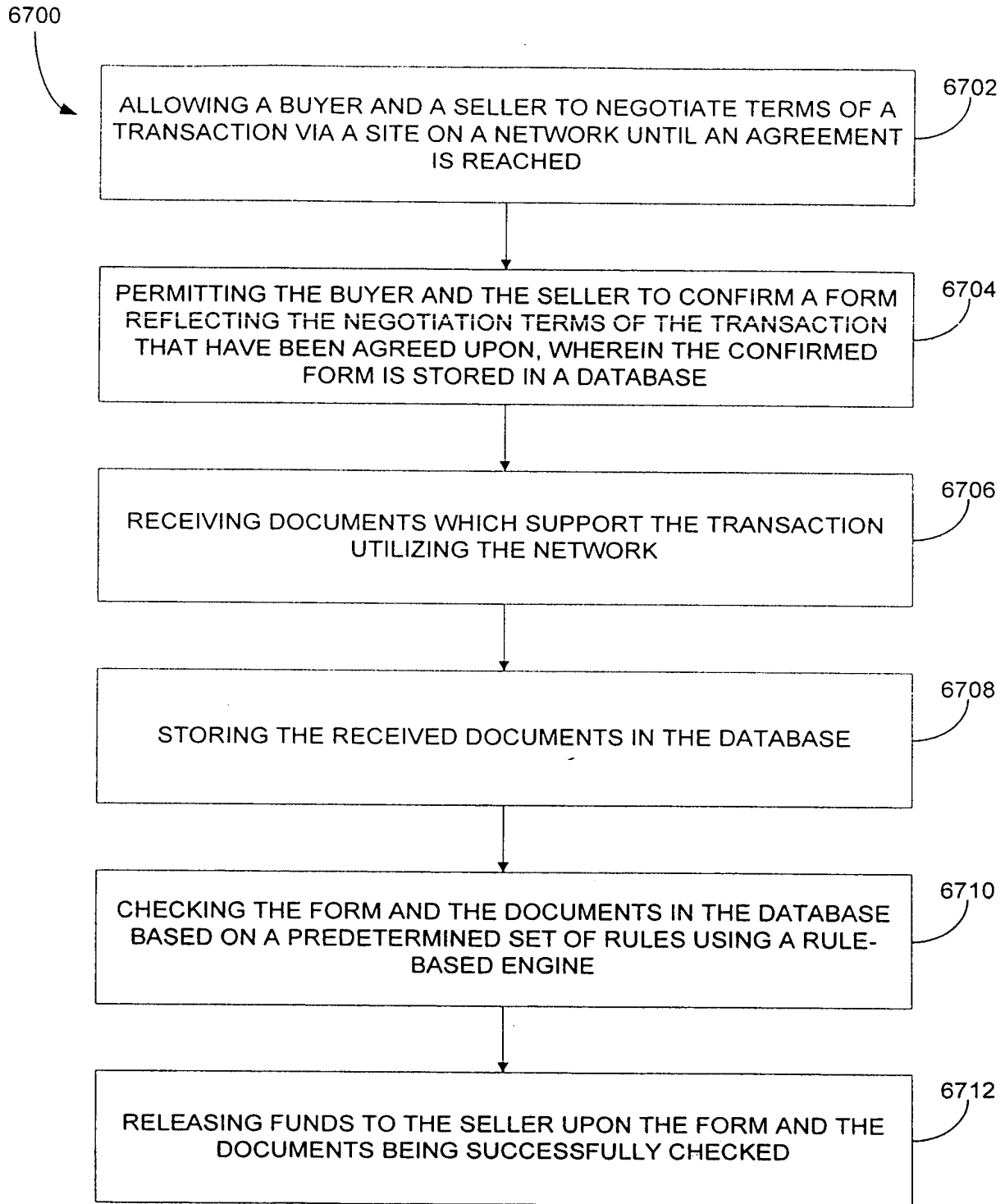


Figure 67

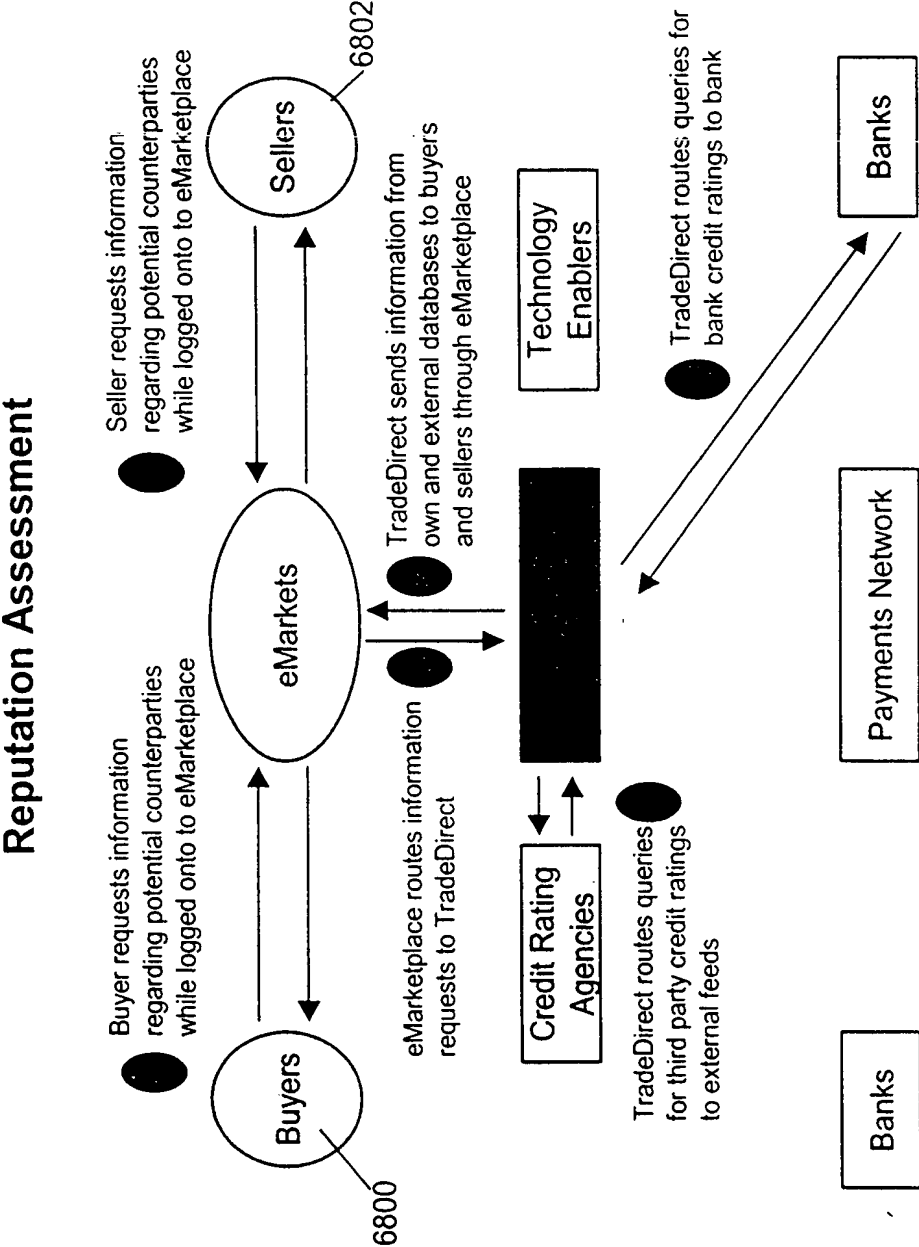


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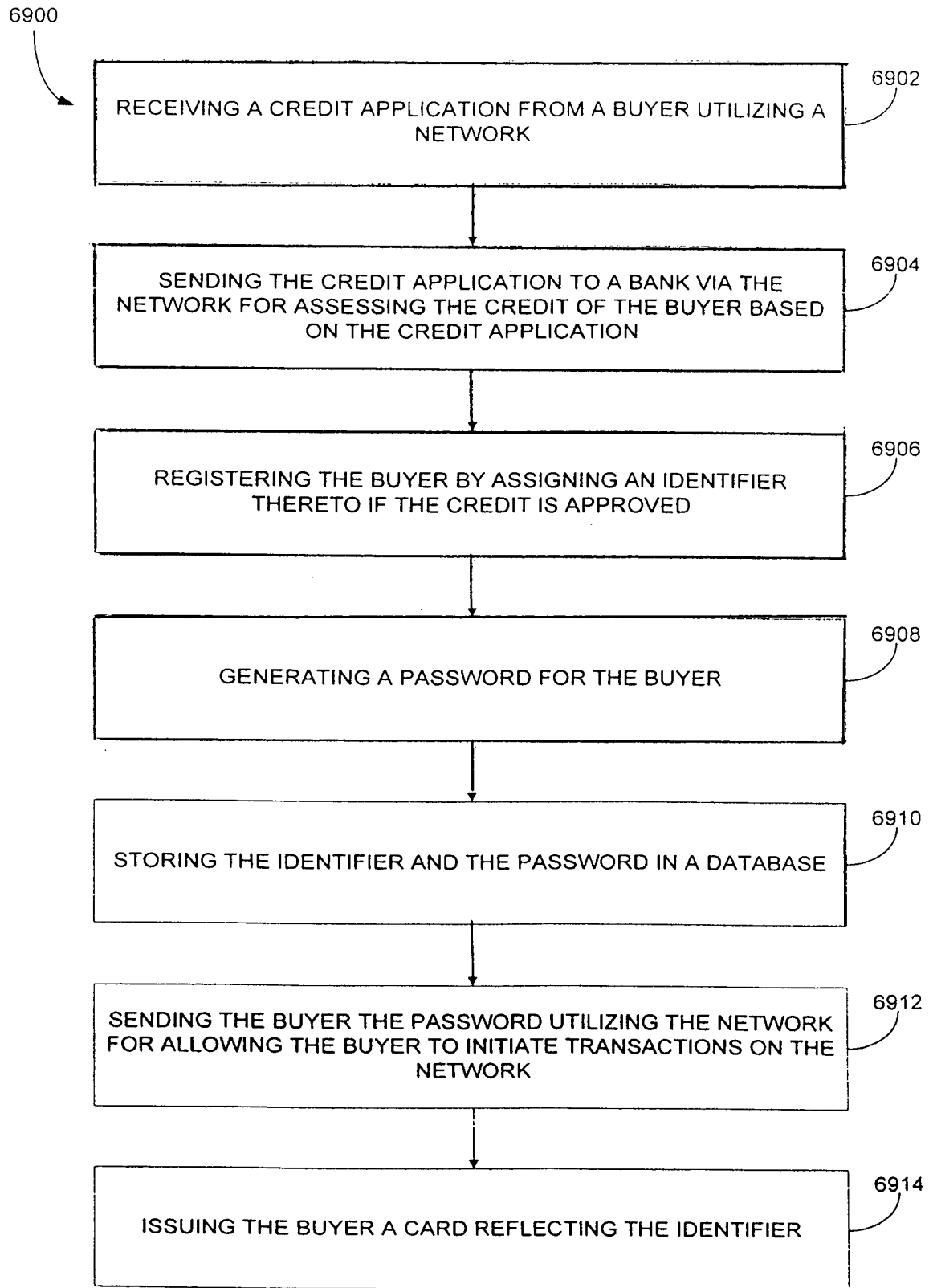
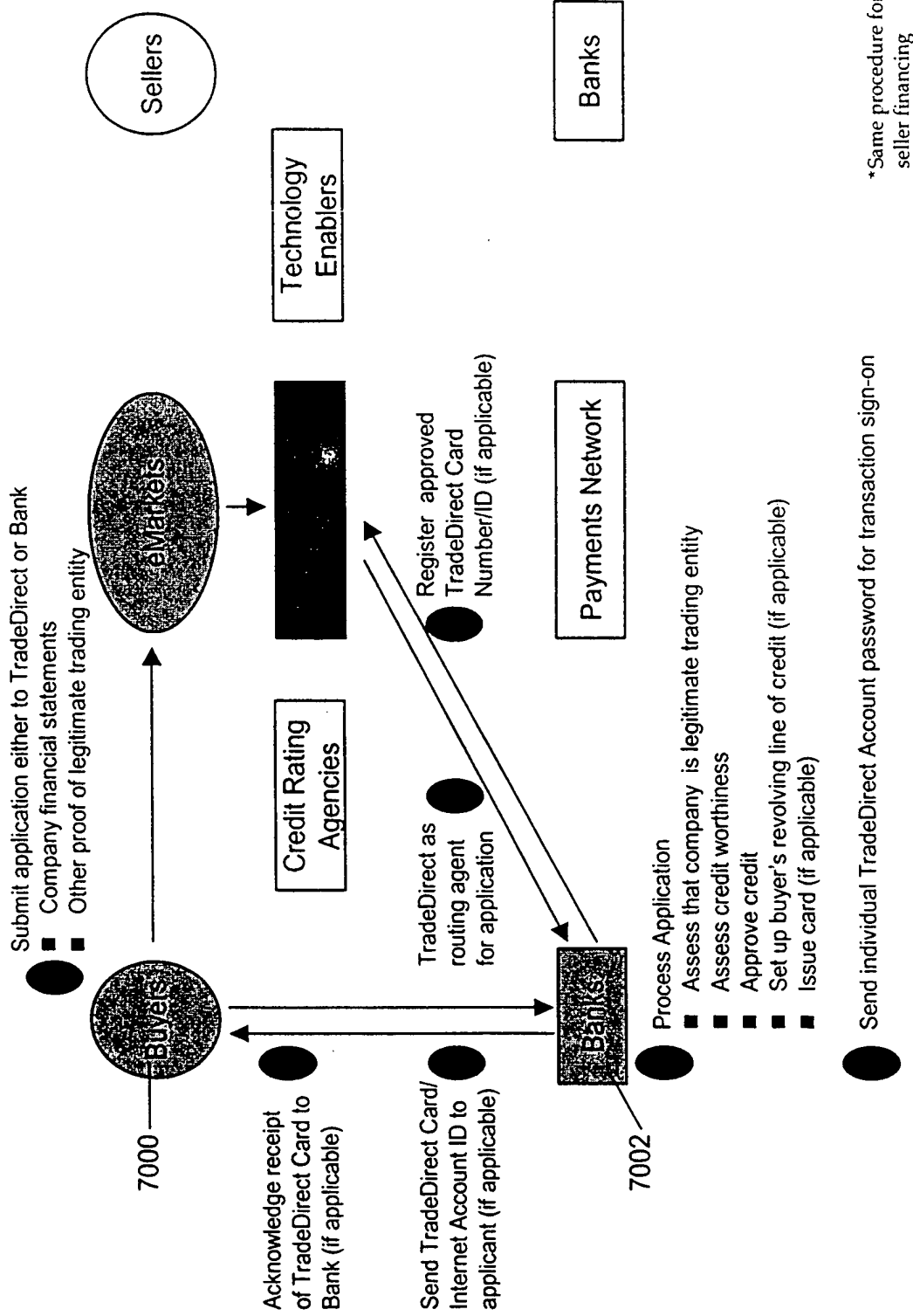


Figure 69

Financing*



*Same procedure for buyer or seller financing

Figure 70

Risk Management

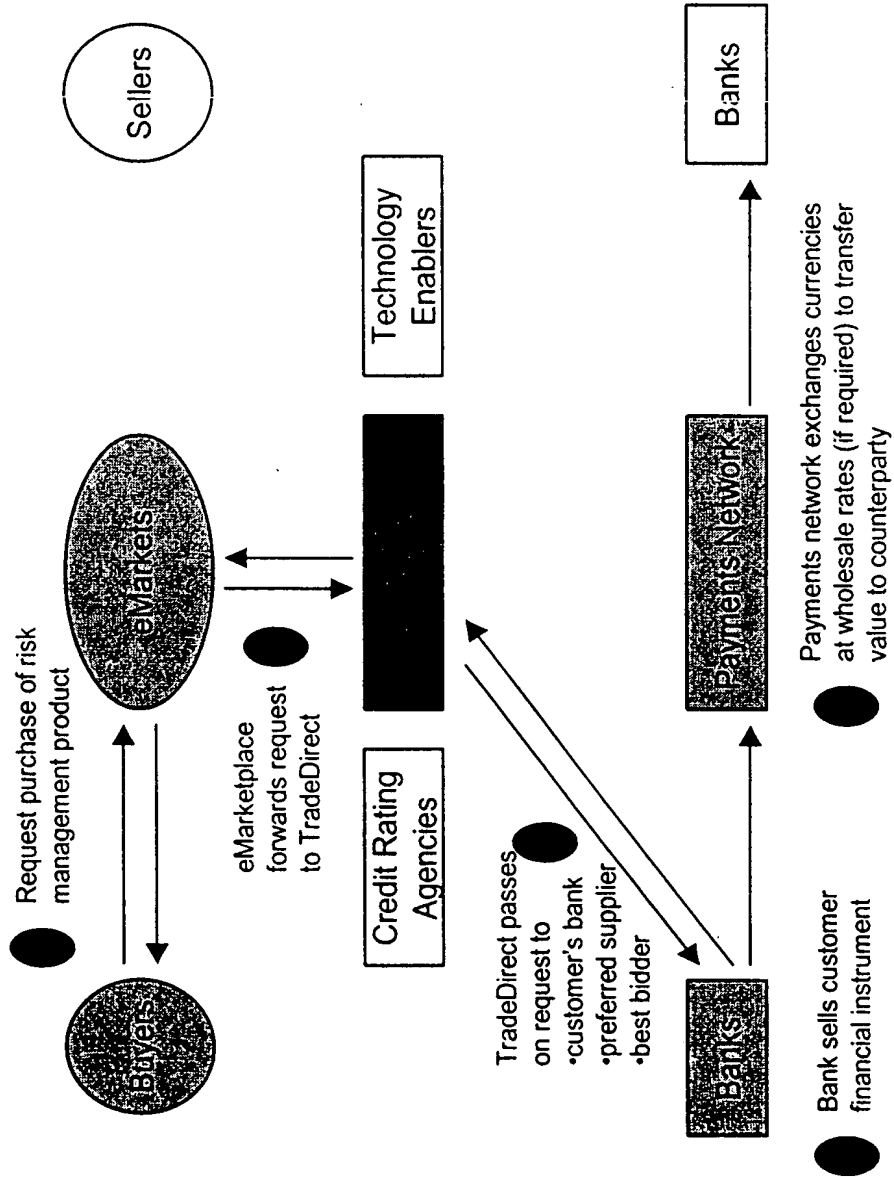


Figure 71

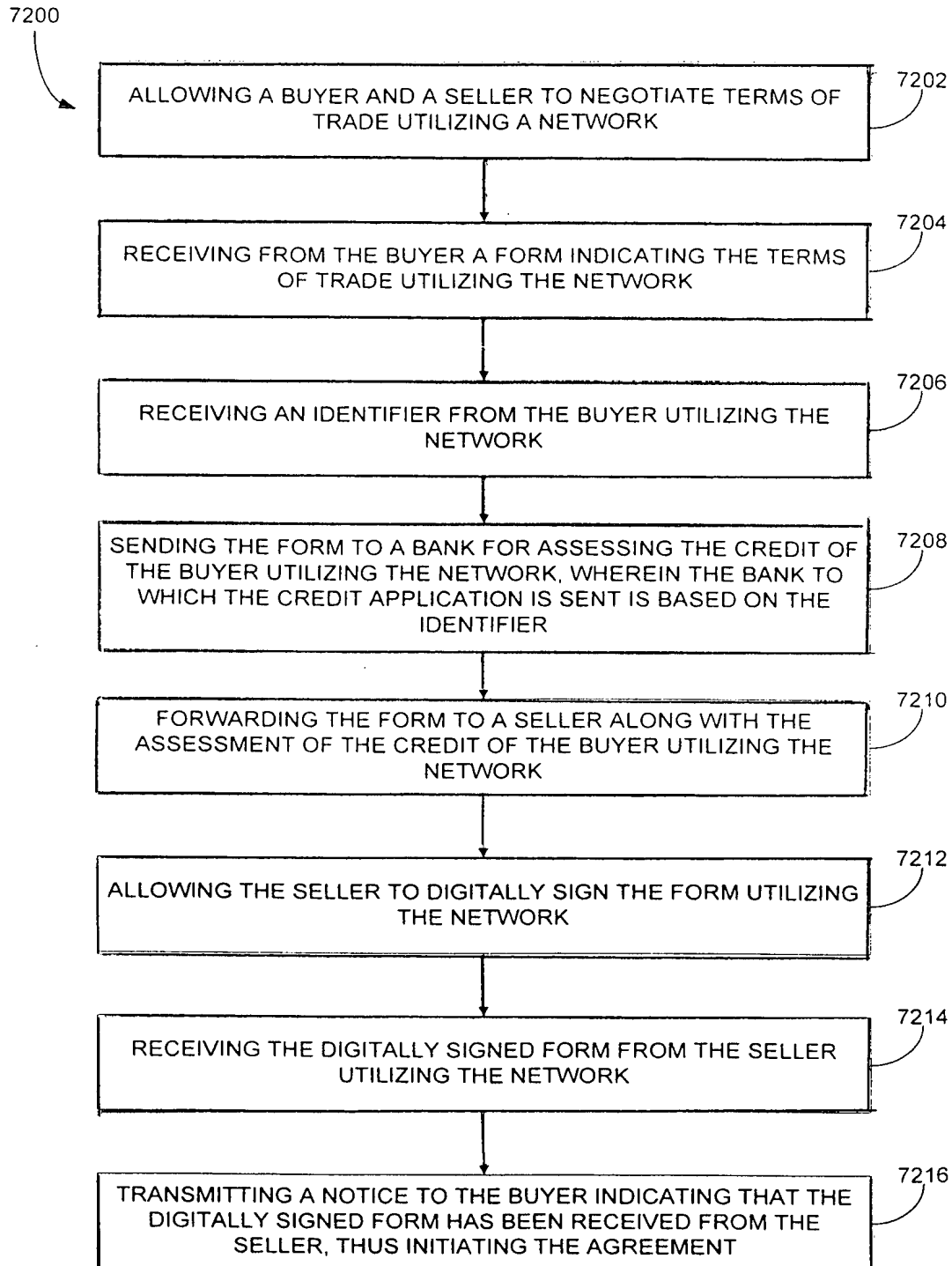


Figure 72

ePayments

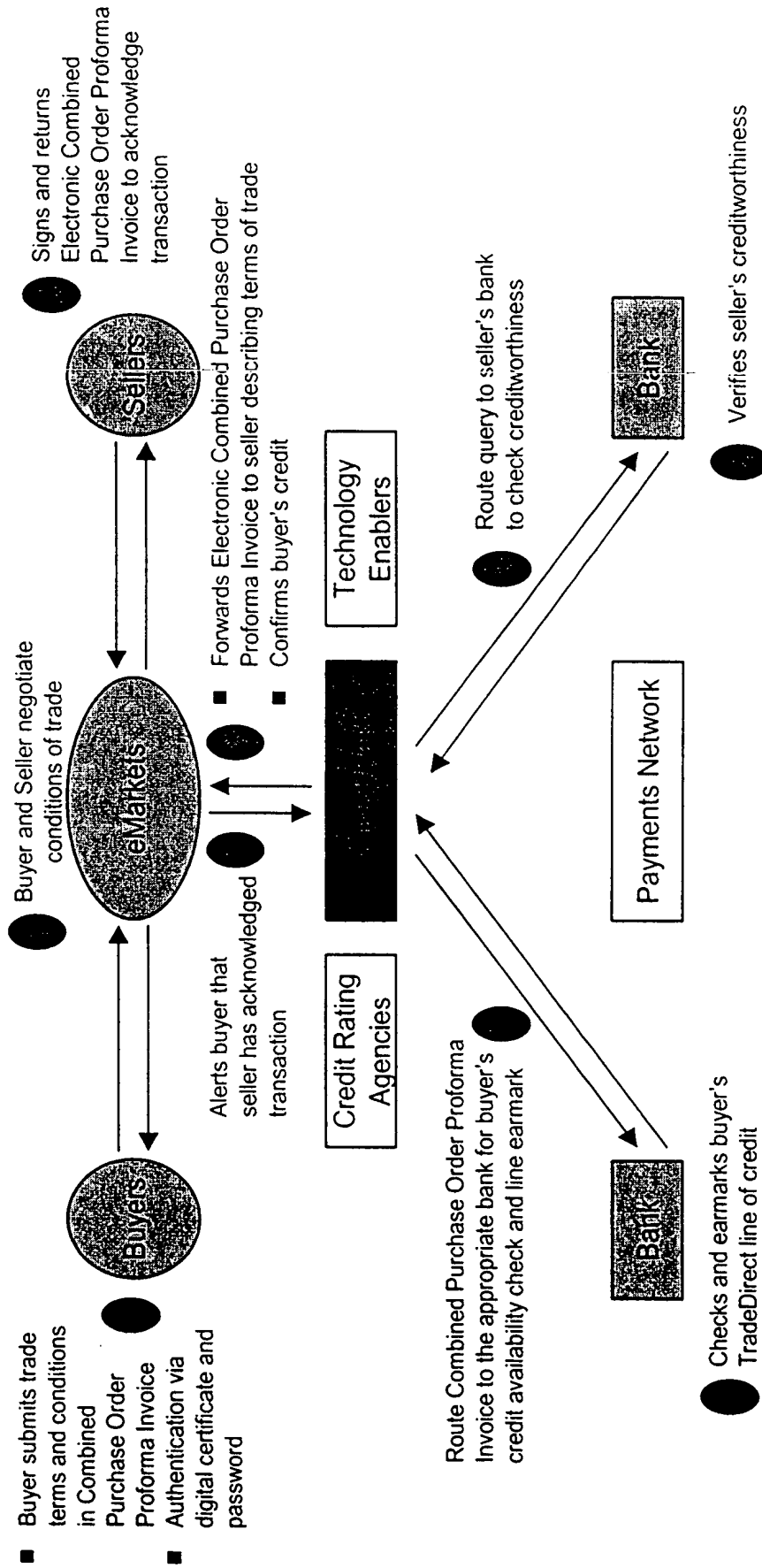


Figure 73

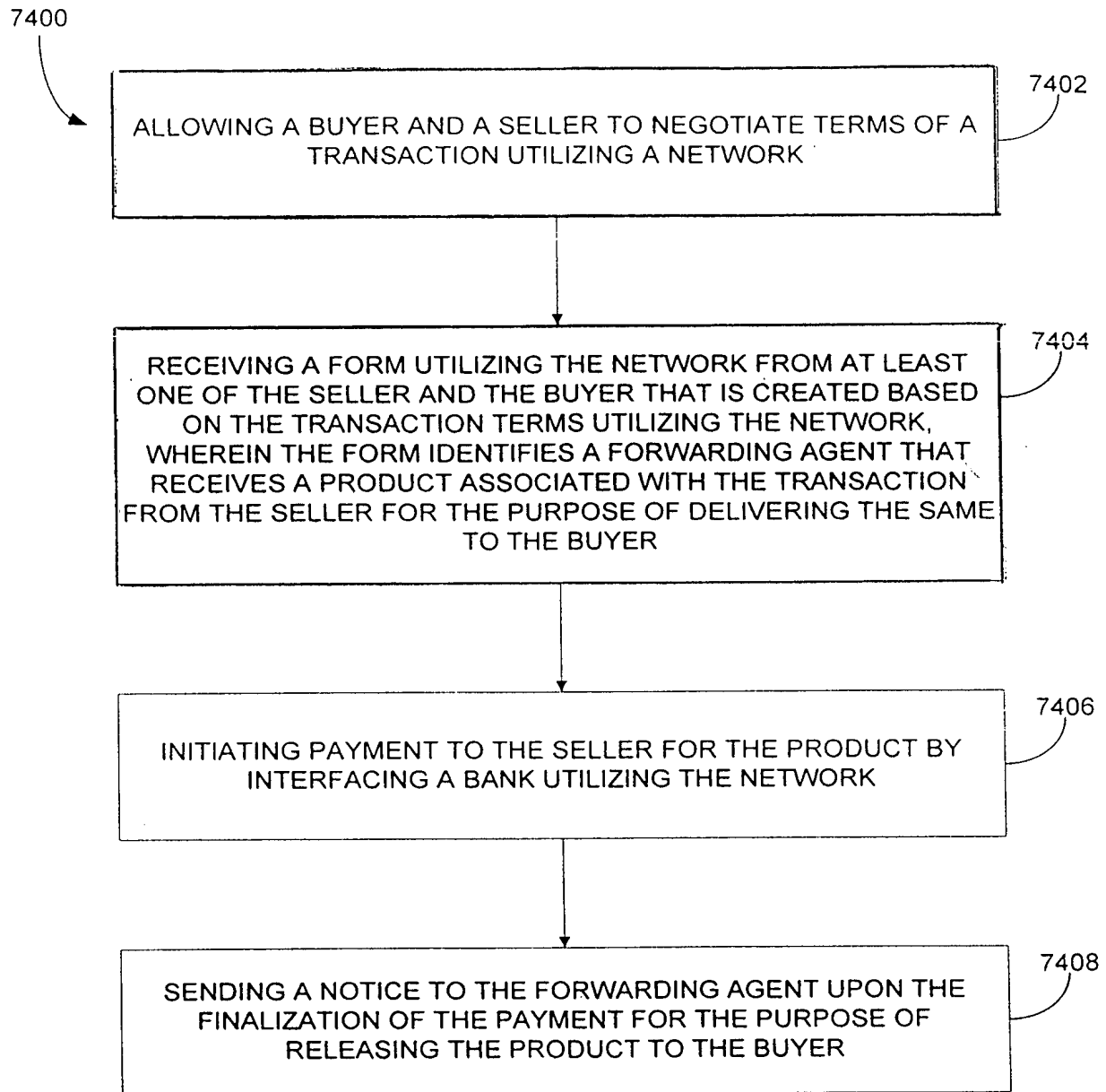


Figure 74

ePayments (Cont.)

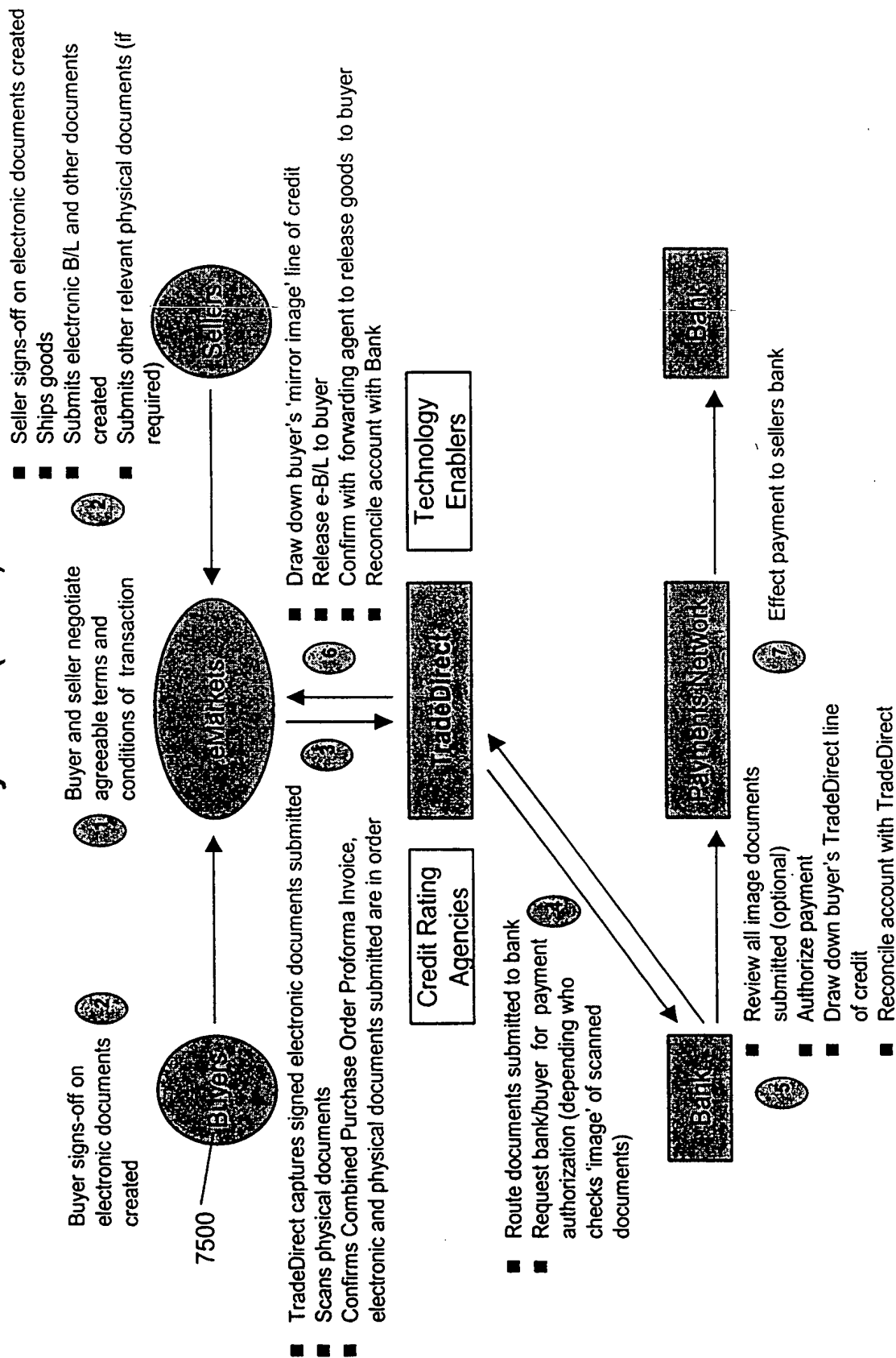


Figure 75

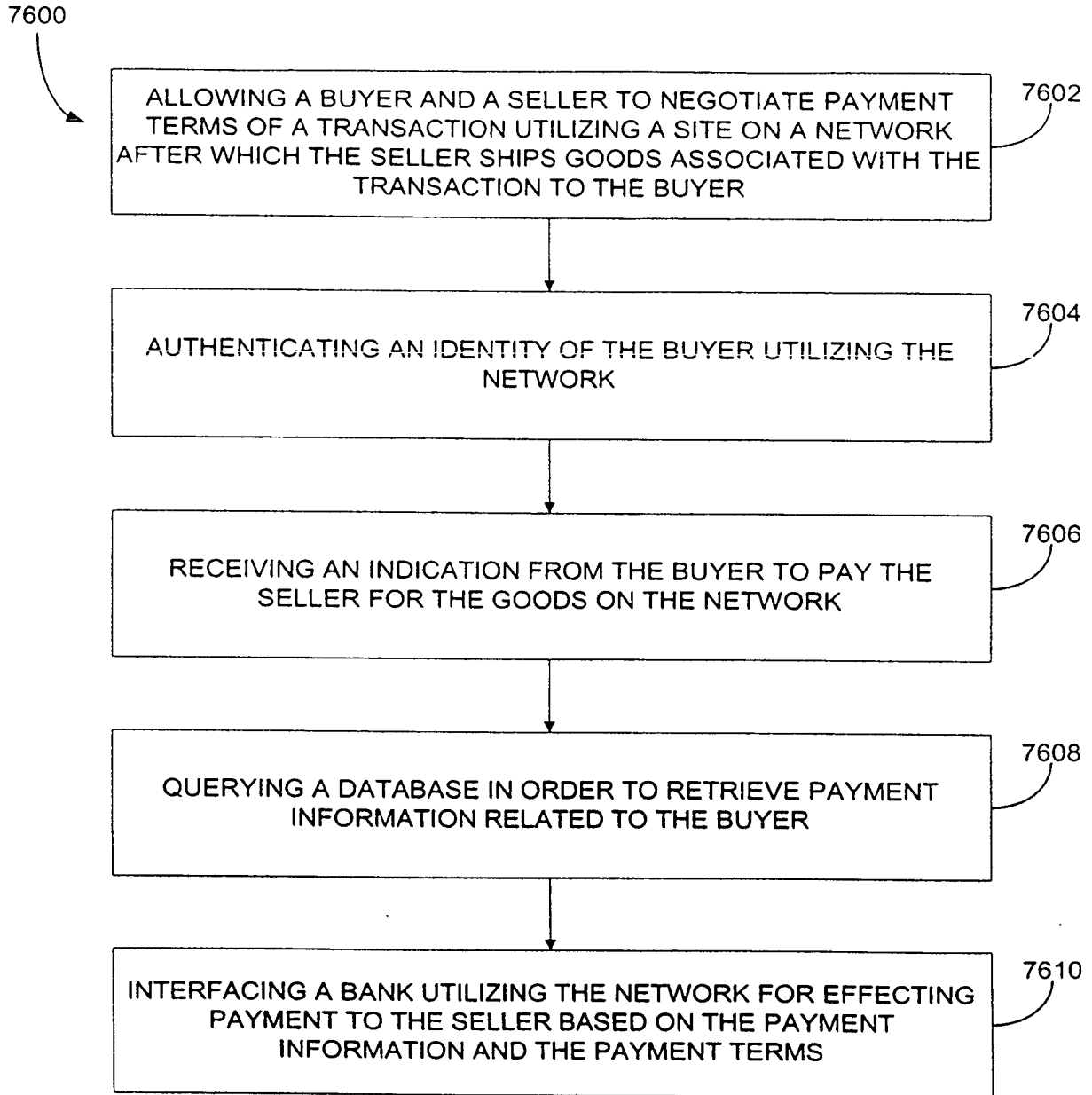


Figure 76

ePayments (Cont.)

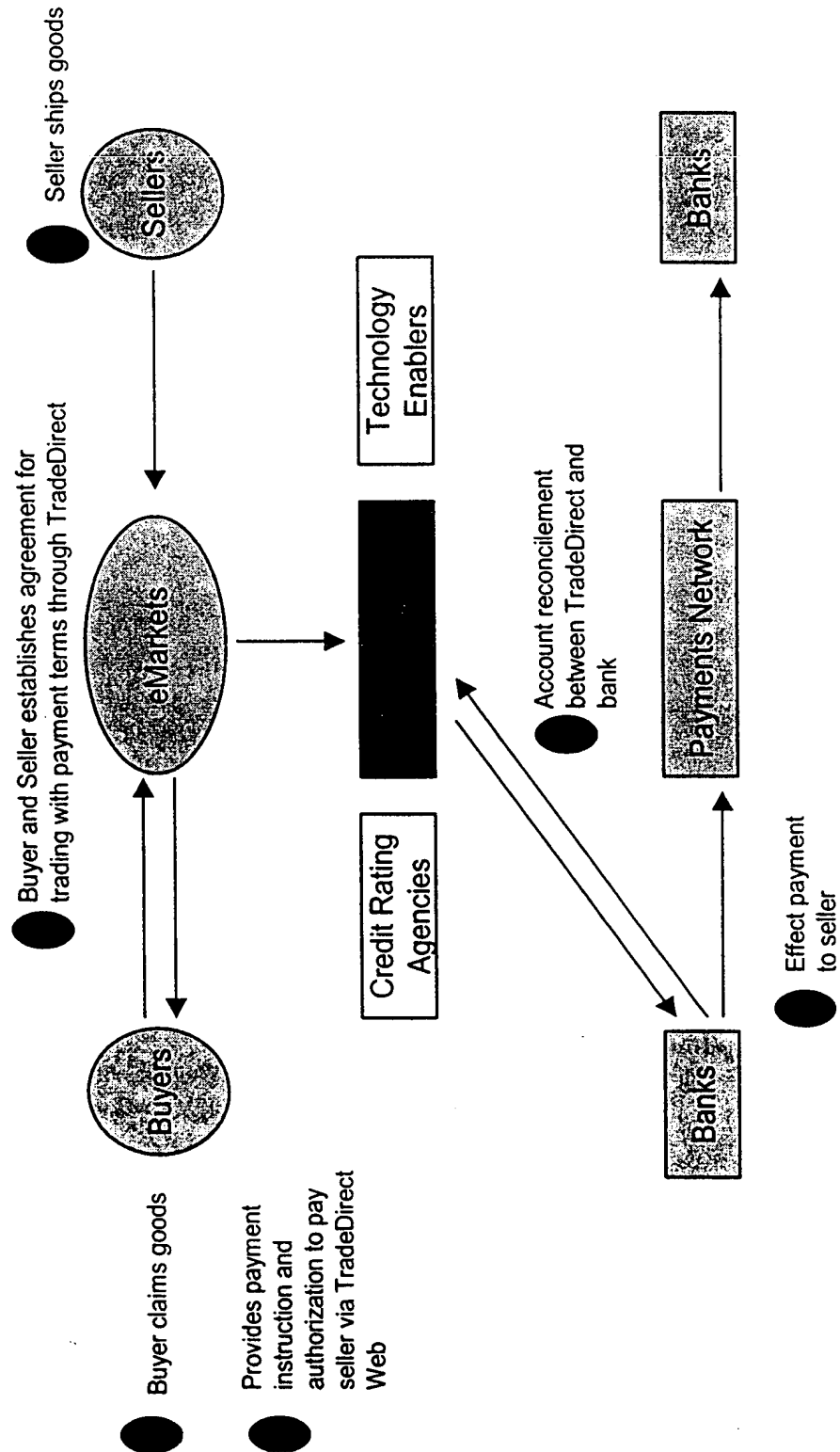


Figure 77

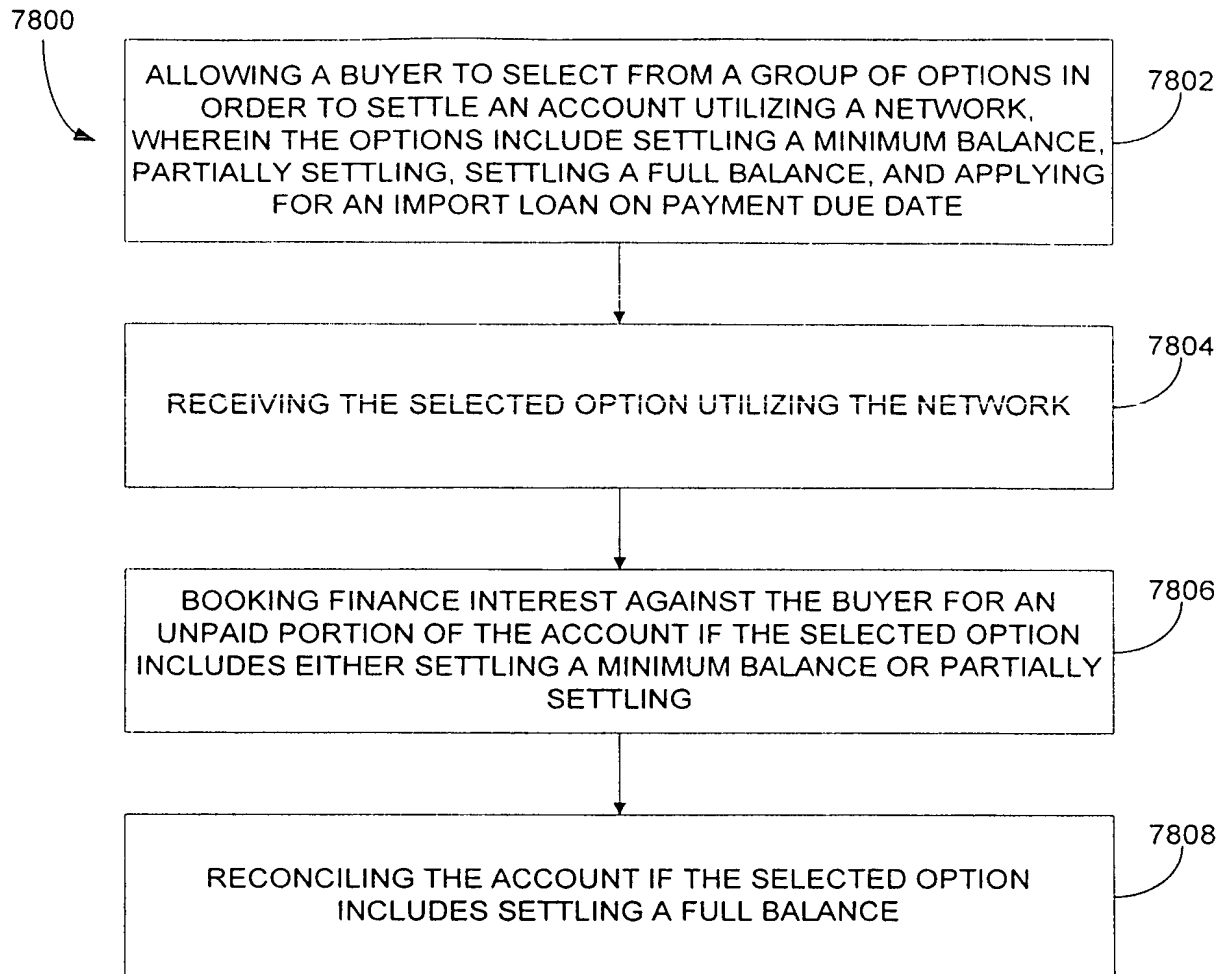


Figure 78

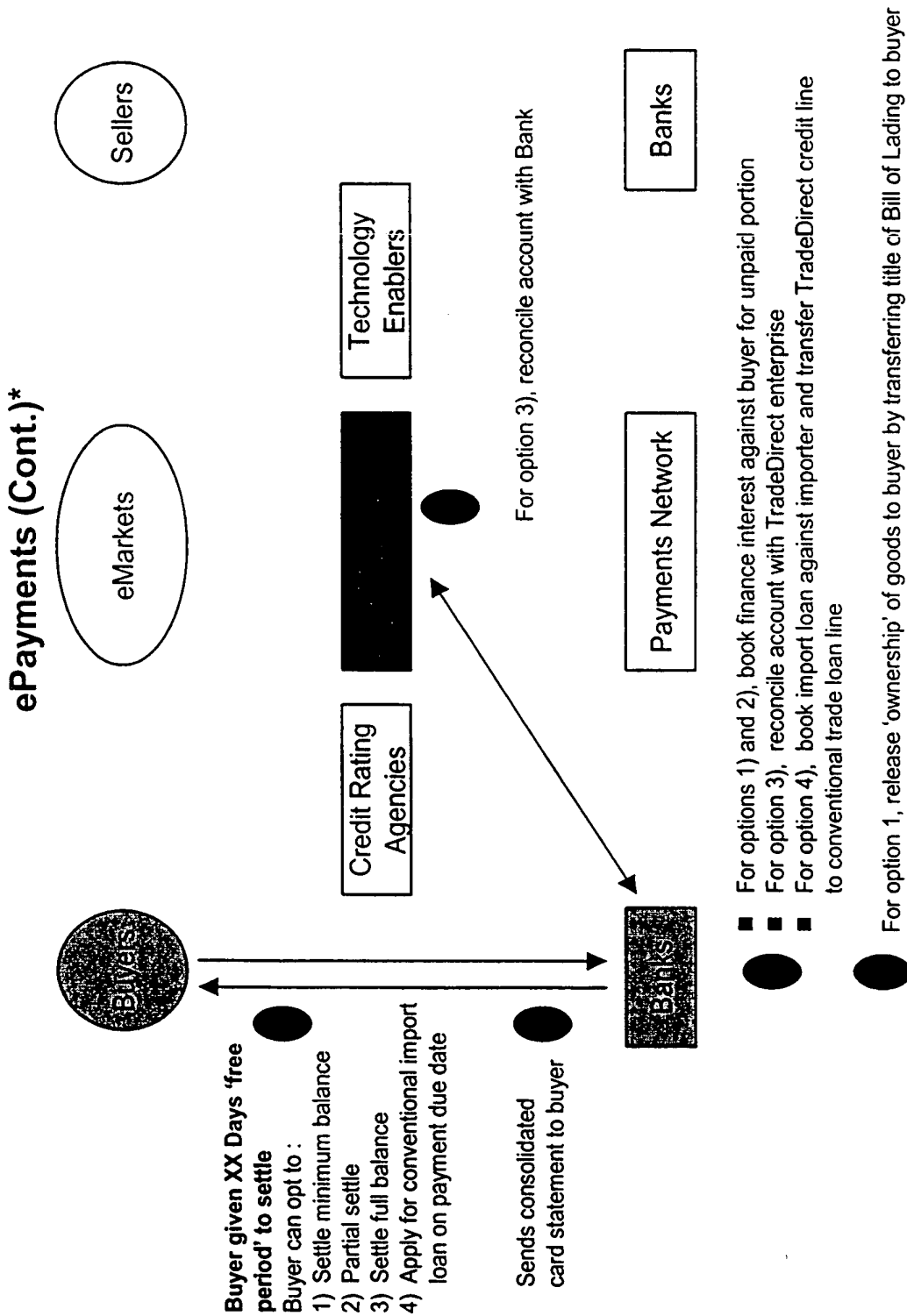
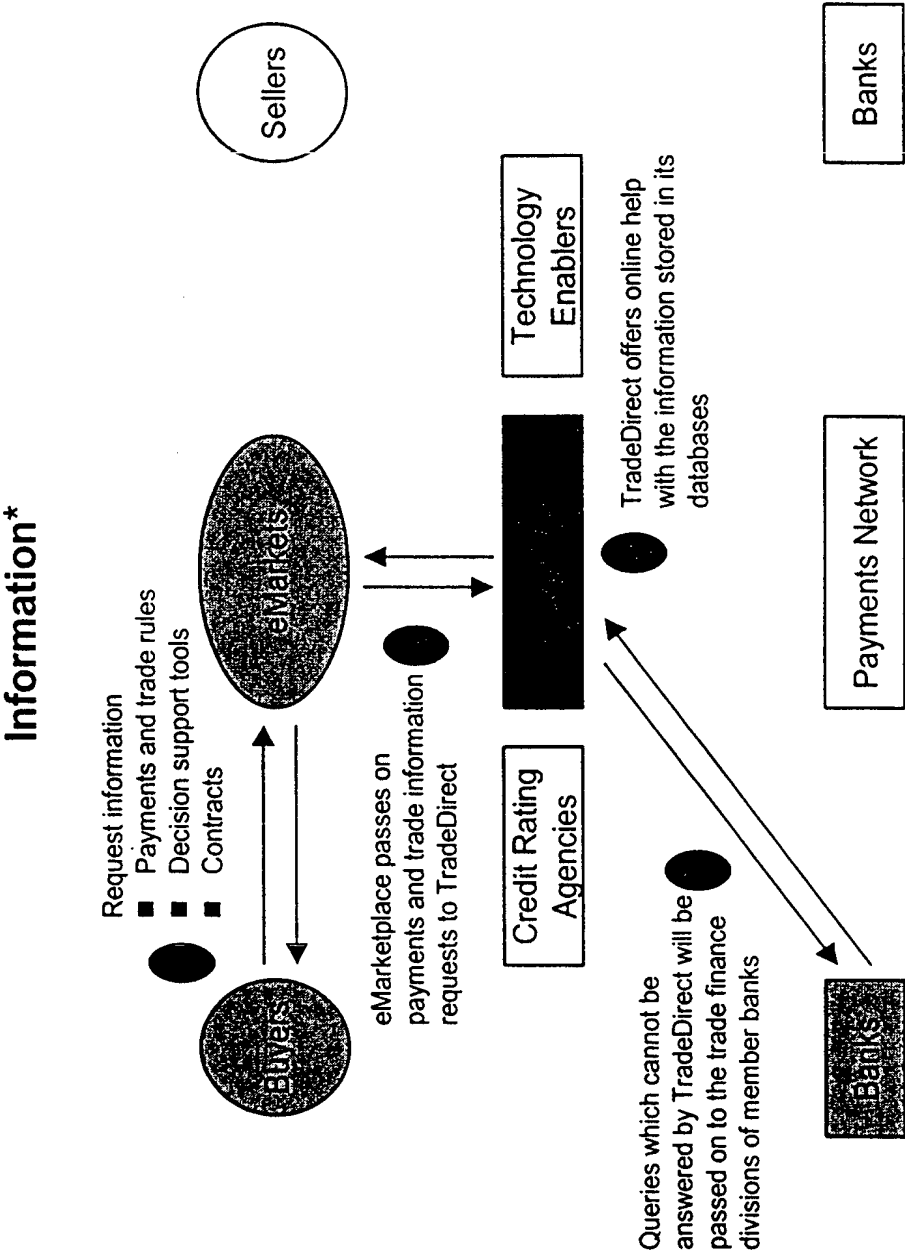


Figure 79



*: same for buyer or seller

Figure 80

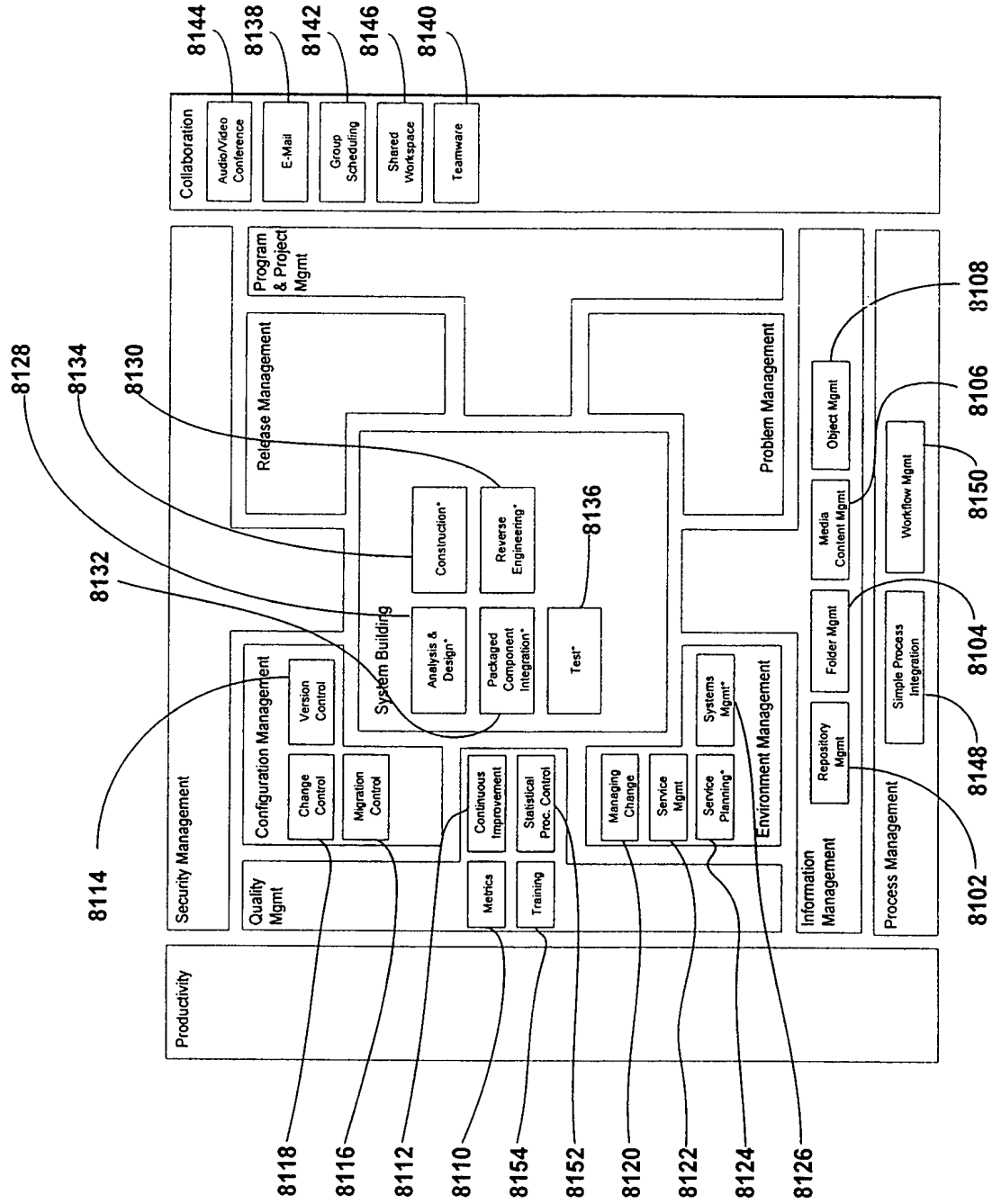


Figure 81

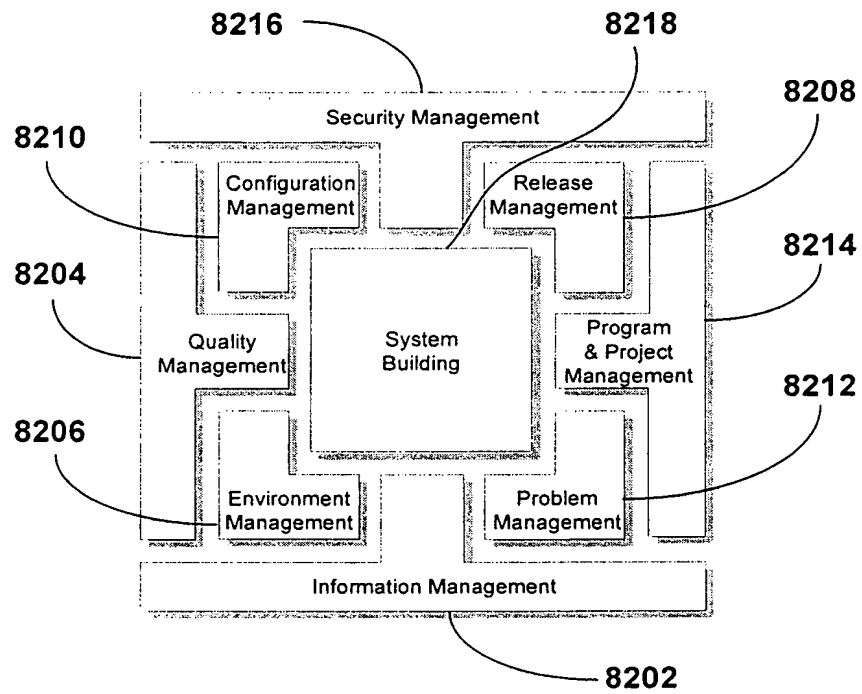


Figure 82

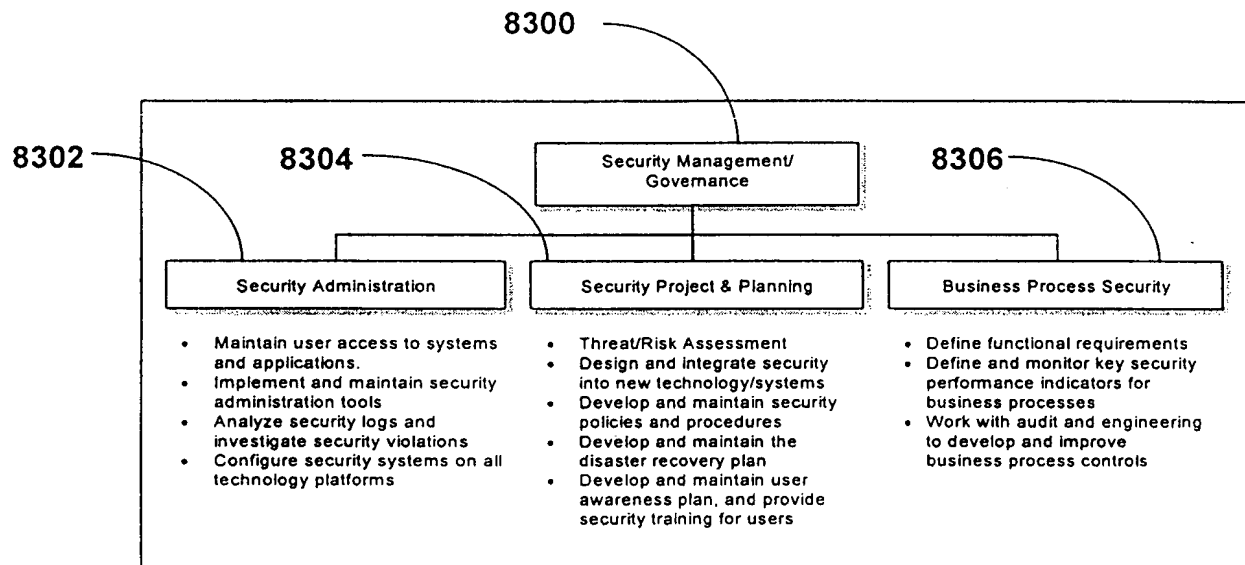


Figure 83

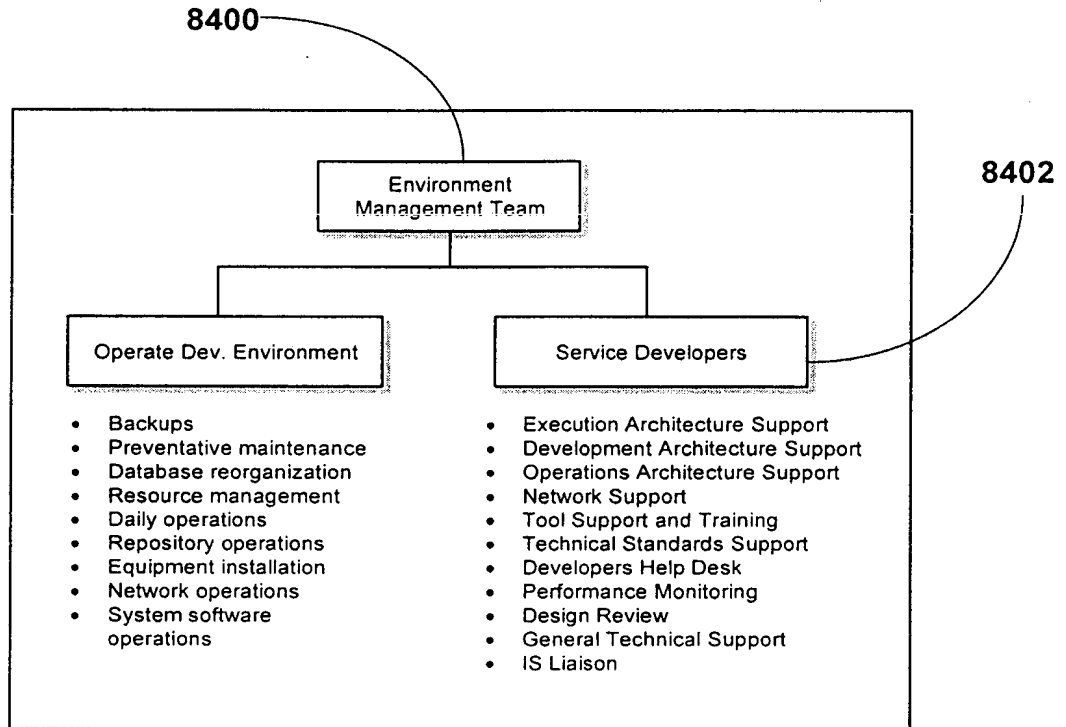


Figure 84

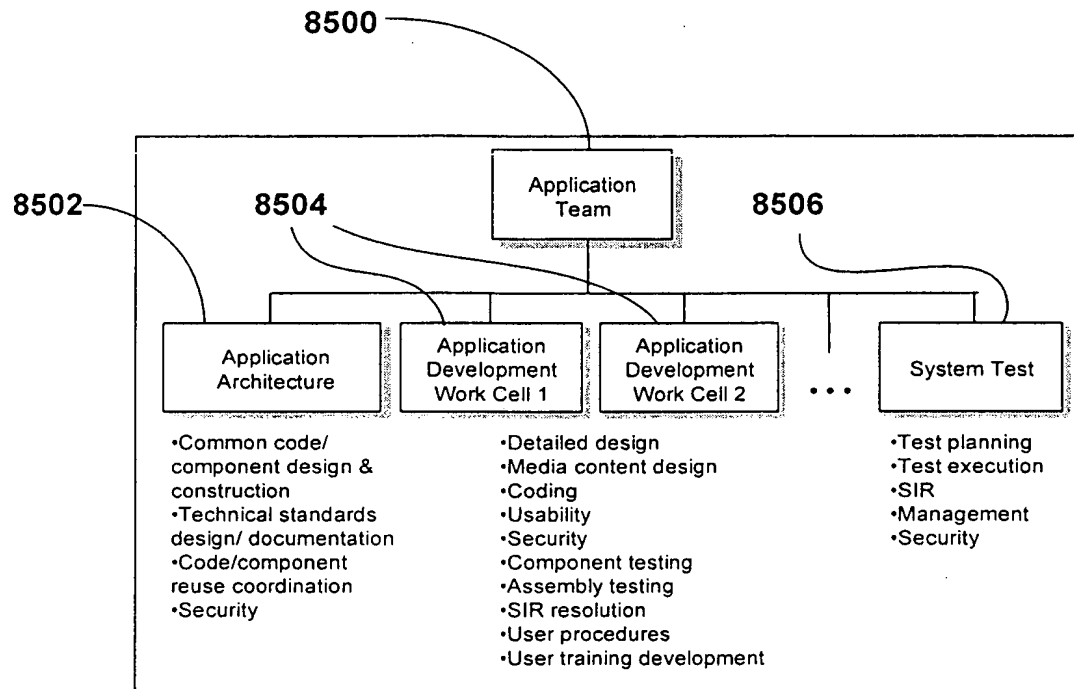


Figure 85

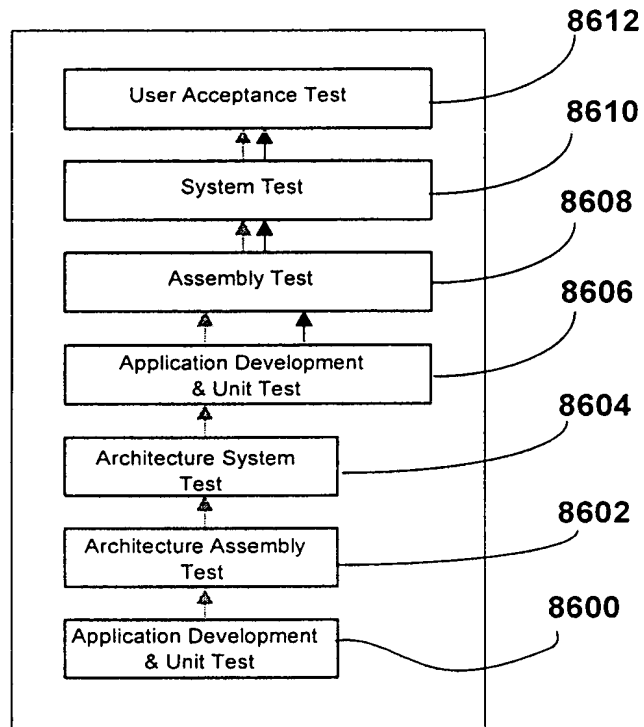


Figure 86

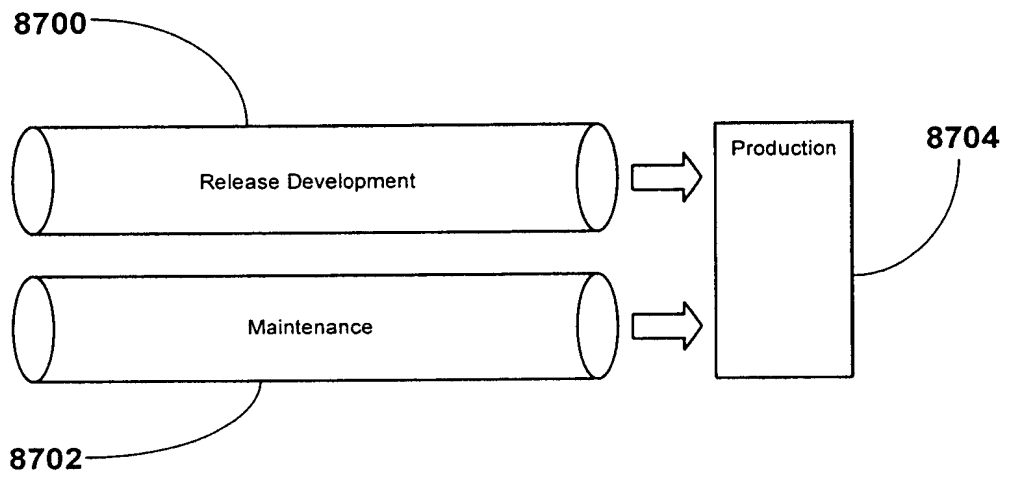


Figure 87

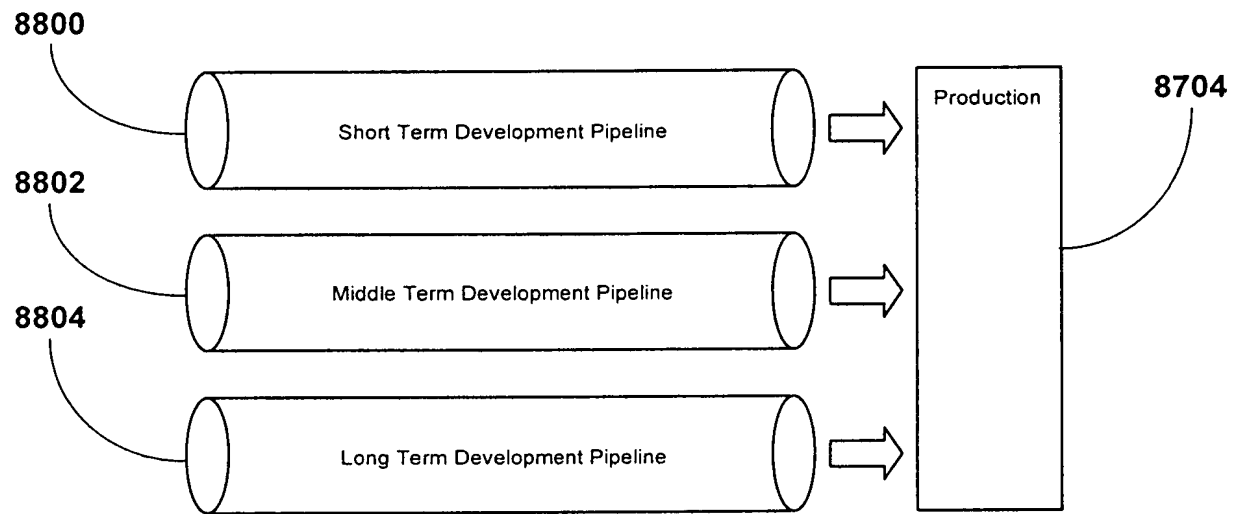


Figure 88

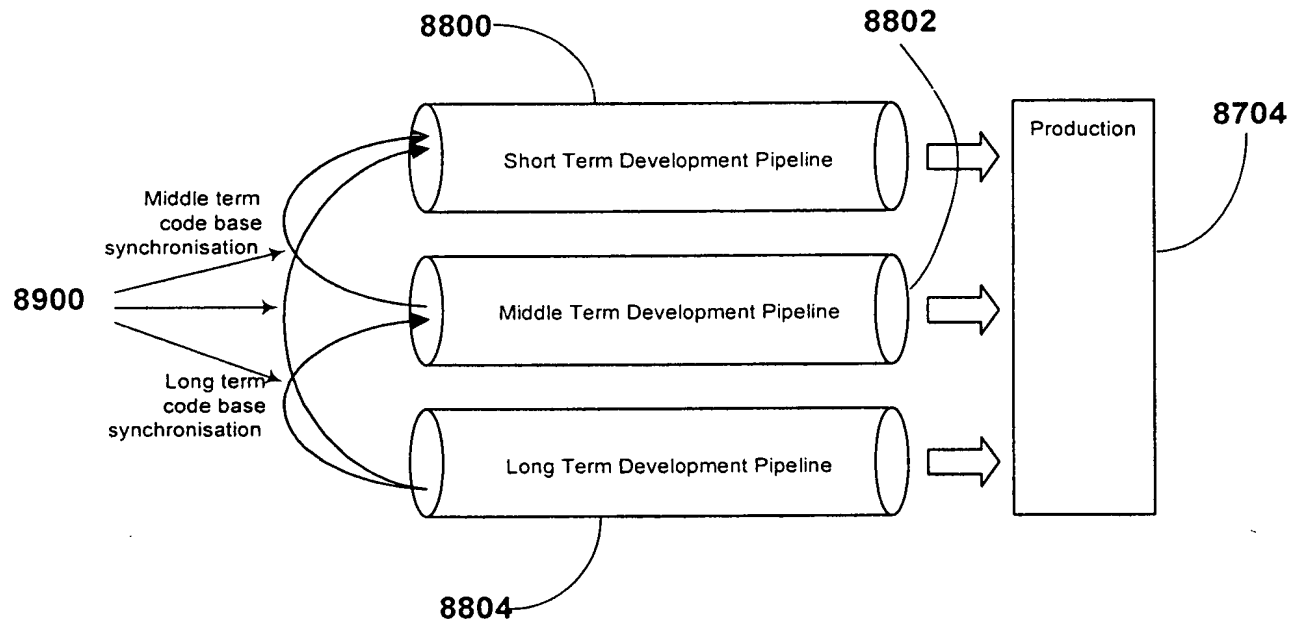


Figure 89

Replacement Sheet

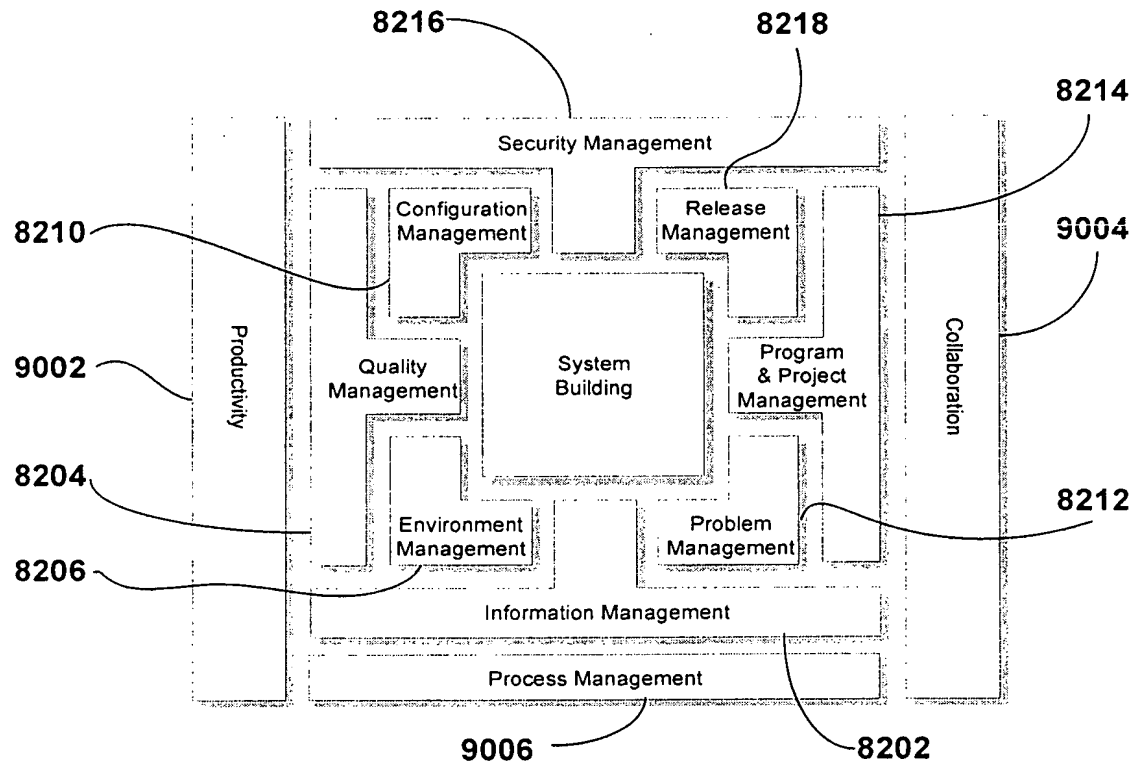


Figure 90

Replacement Sheet

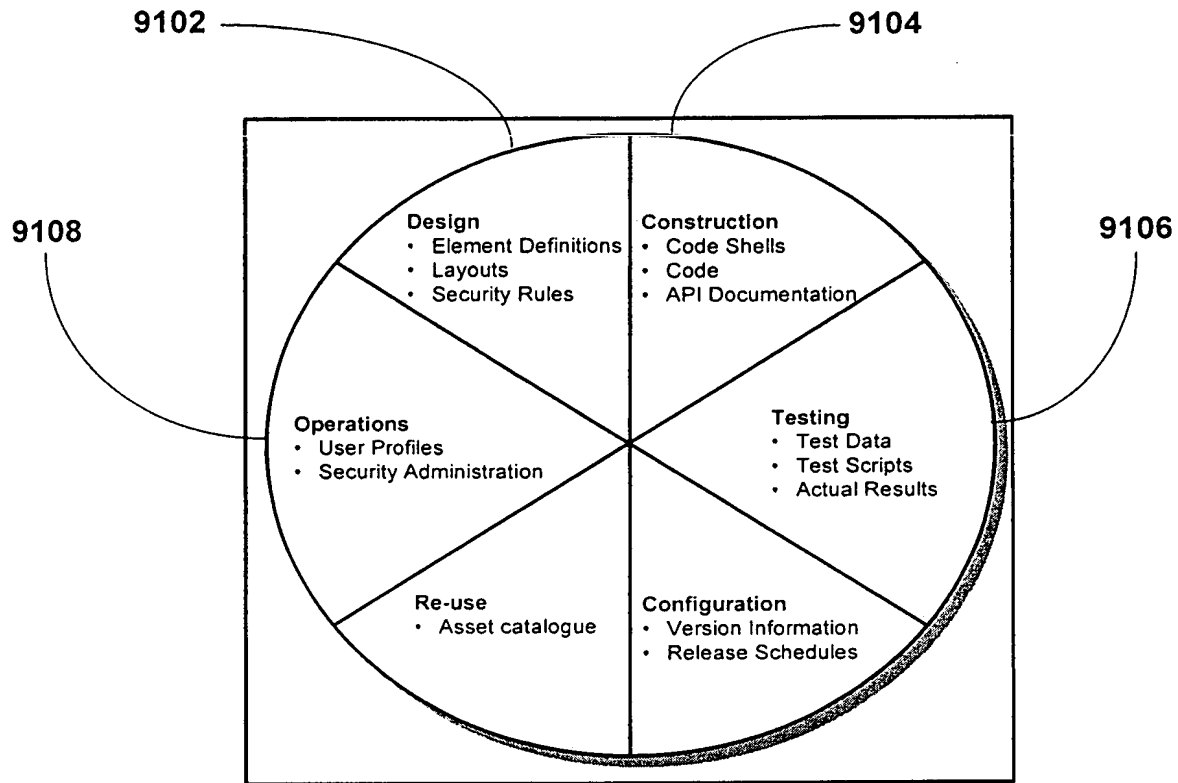


Figure 91

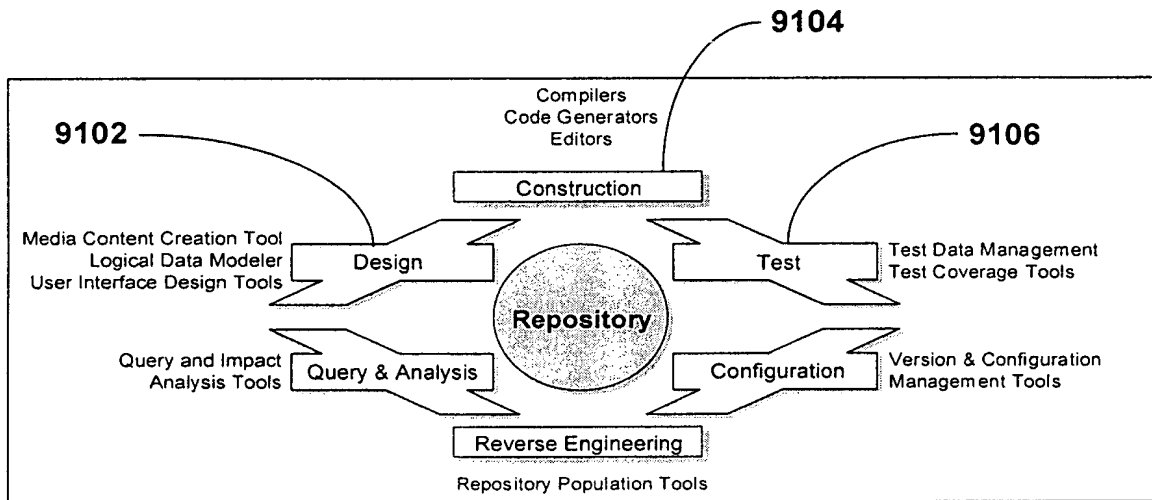


Figure 92

Replacement Sheet

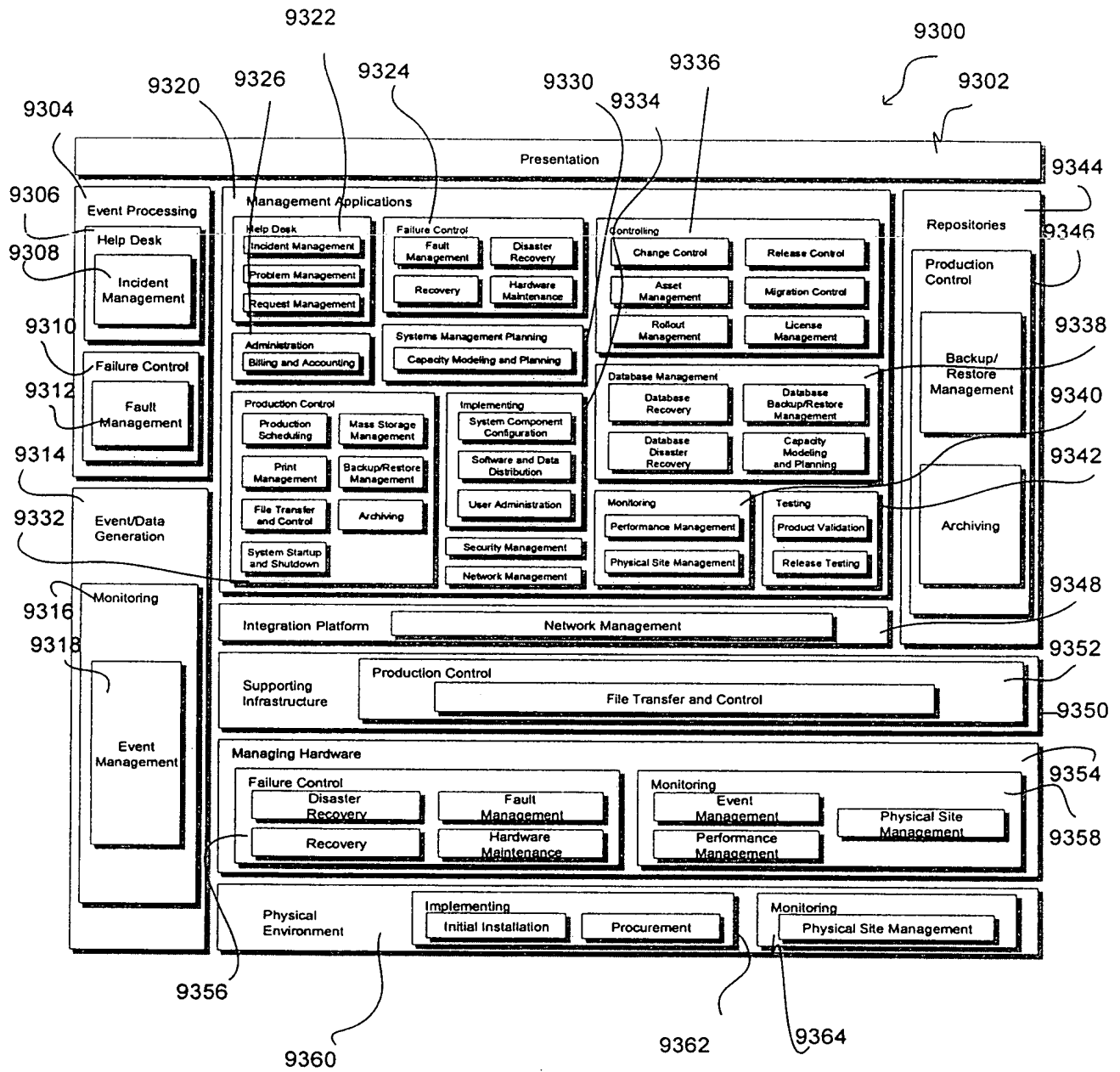


Figure 93

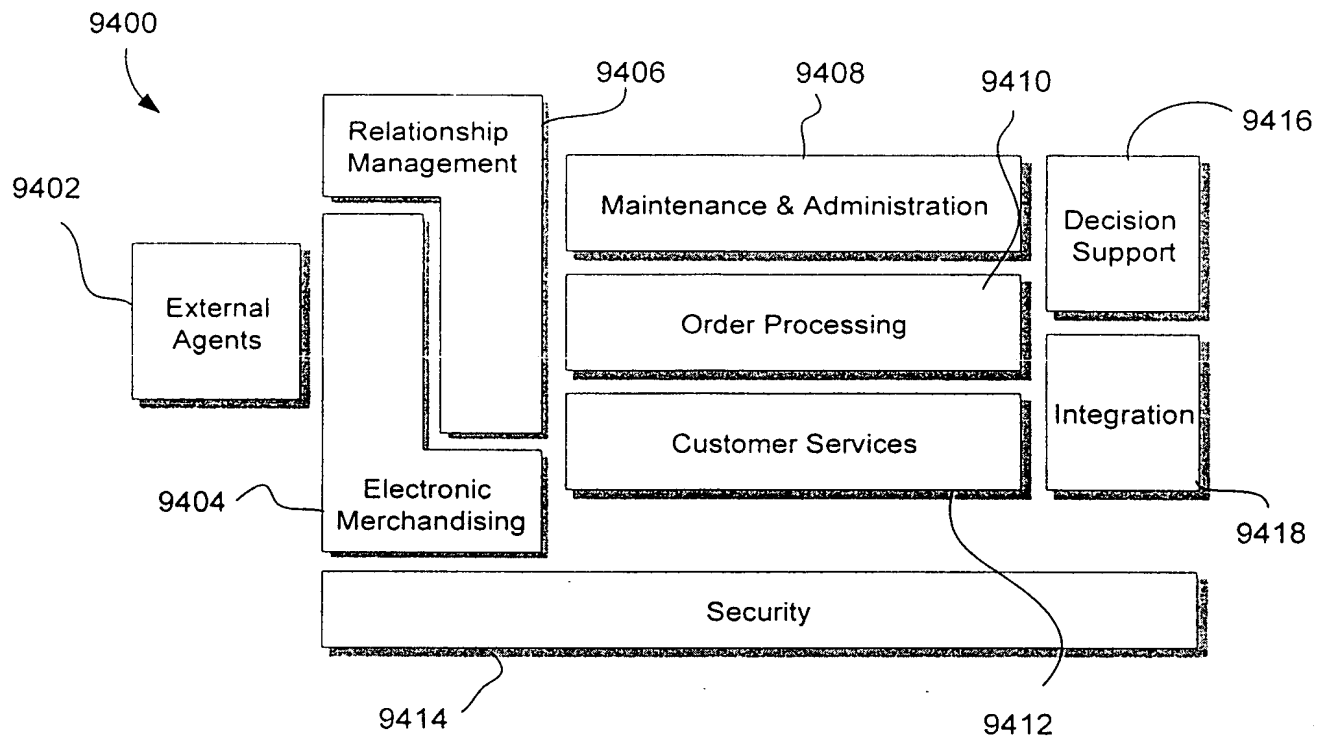


Figure 94

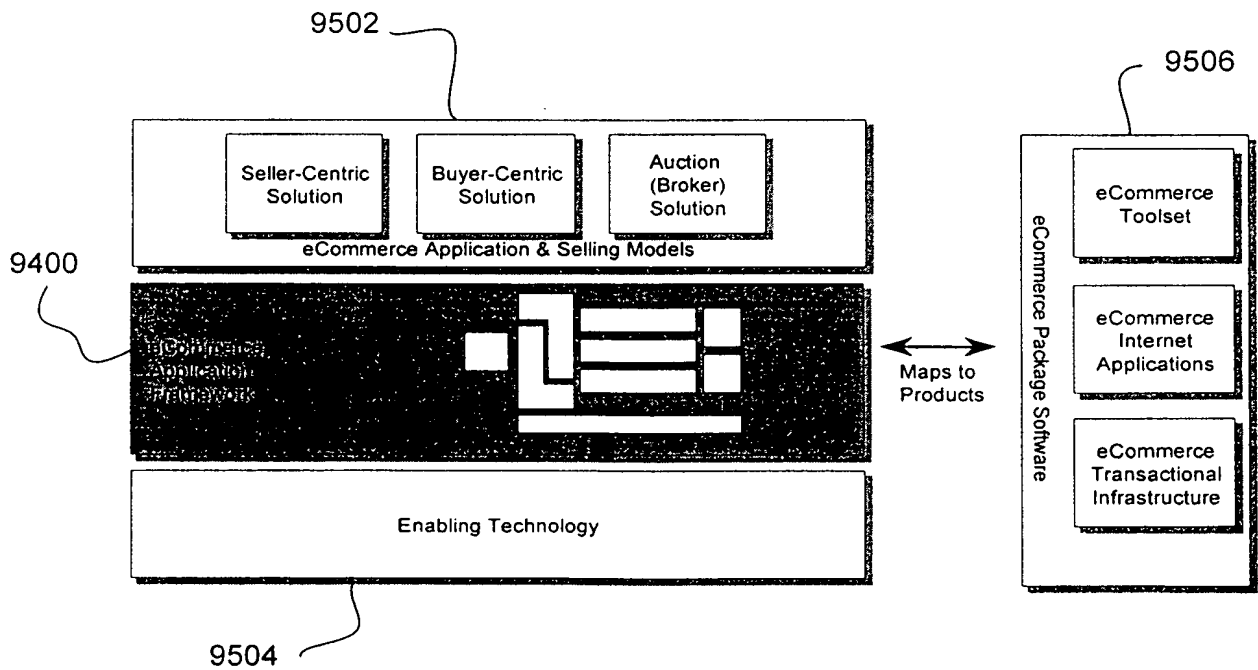


Figure 95

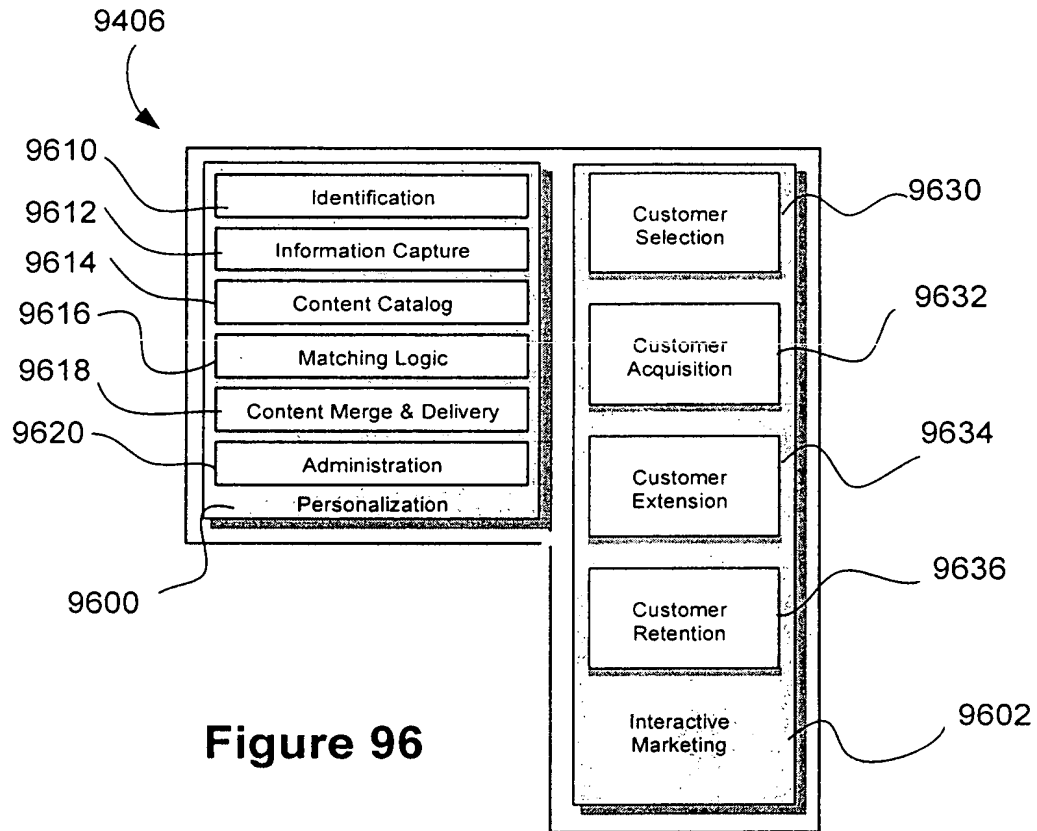


Figure 96

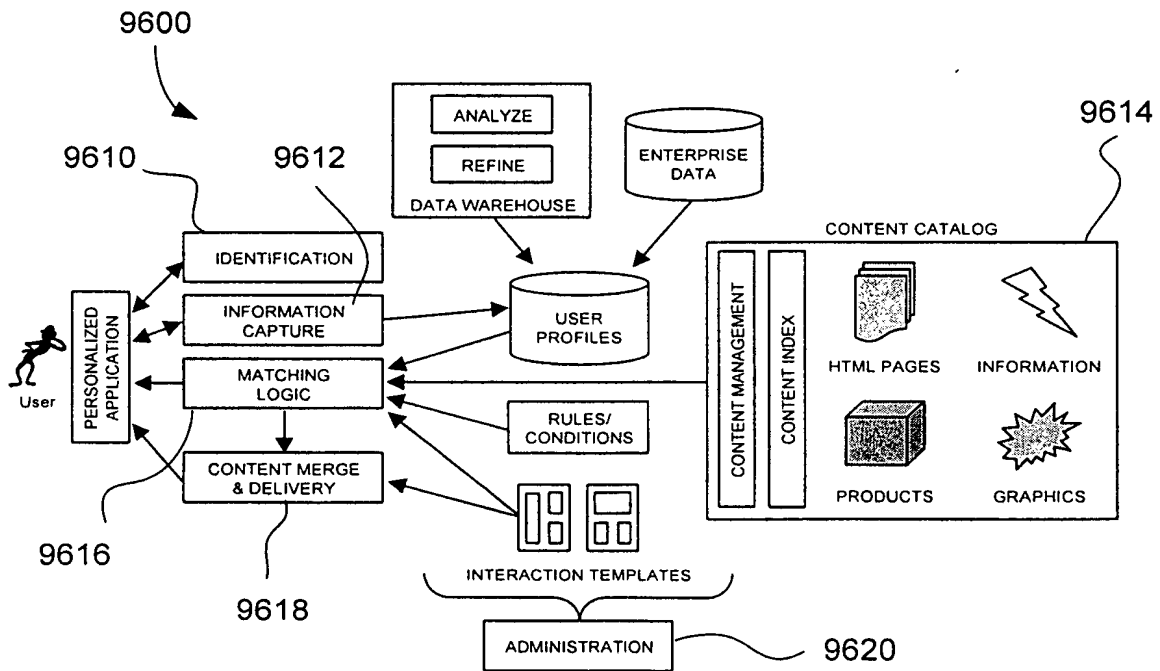


Figure 97

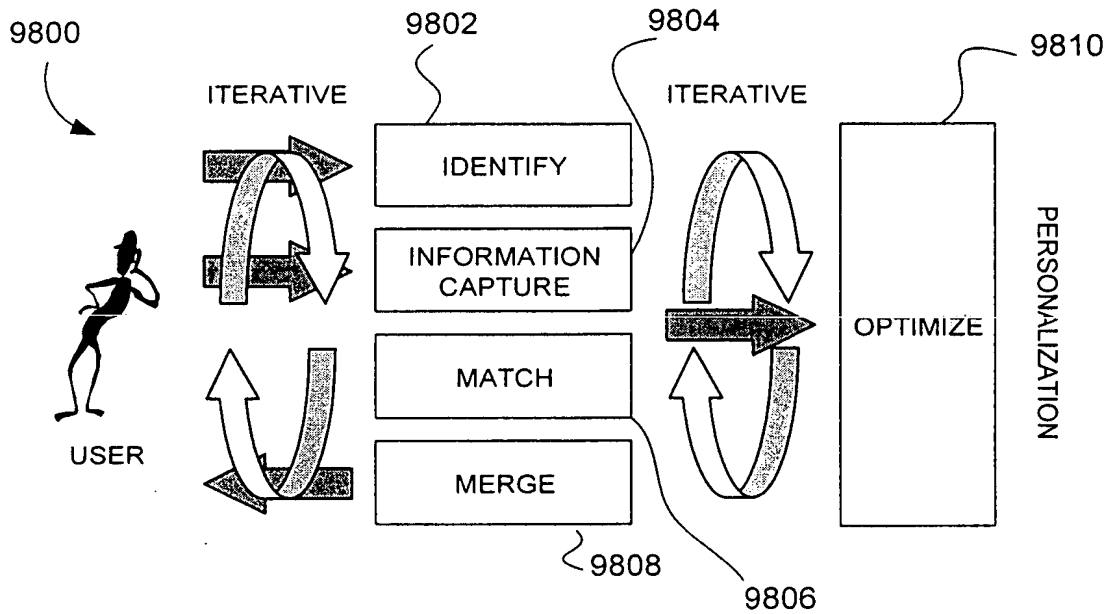


Figure 98

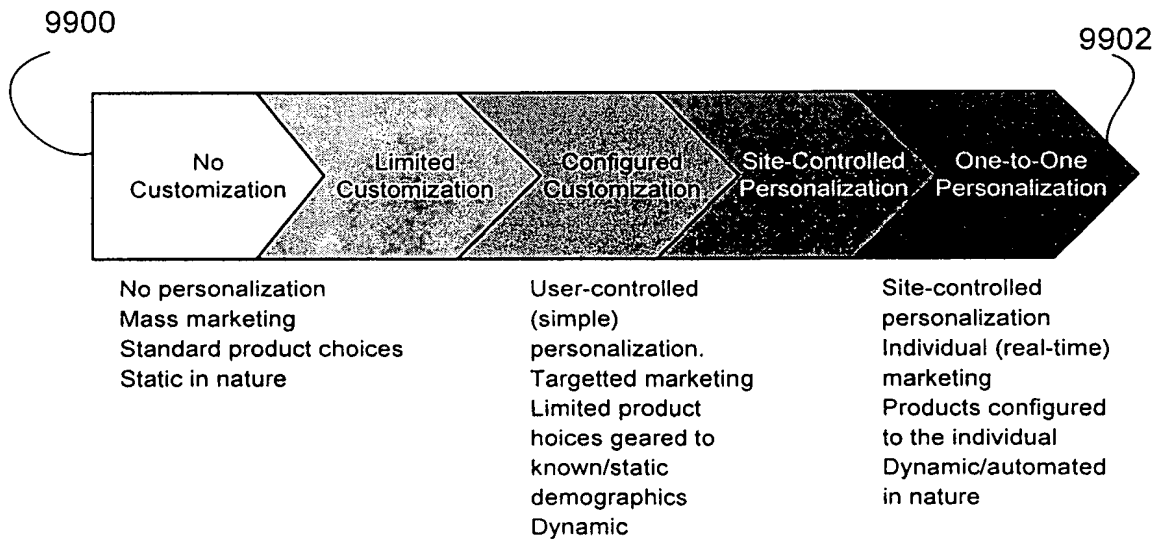


Figure 99

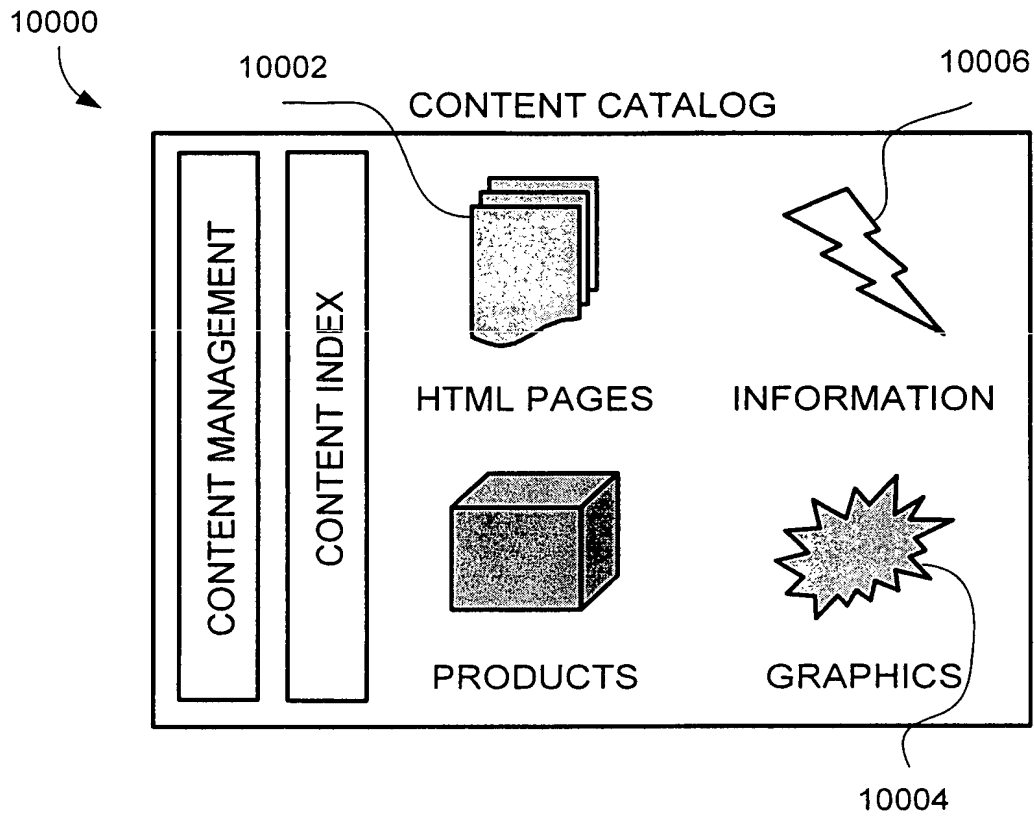


Figure 100

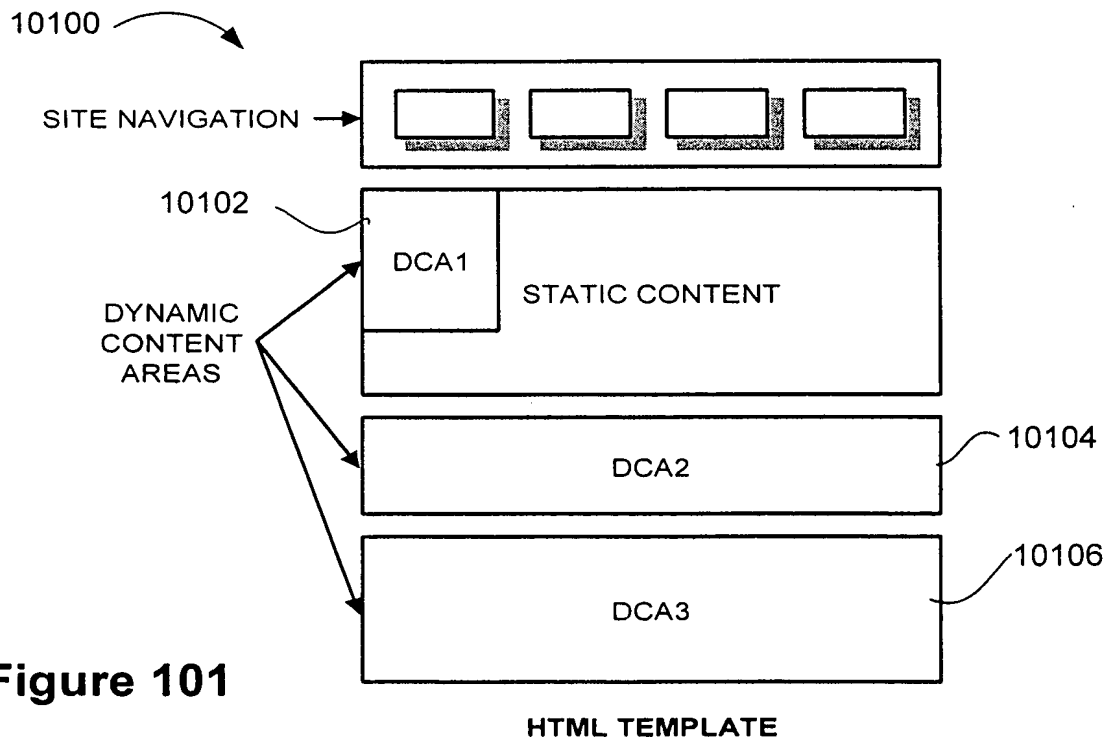


Figure 101

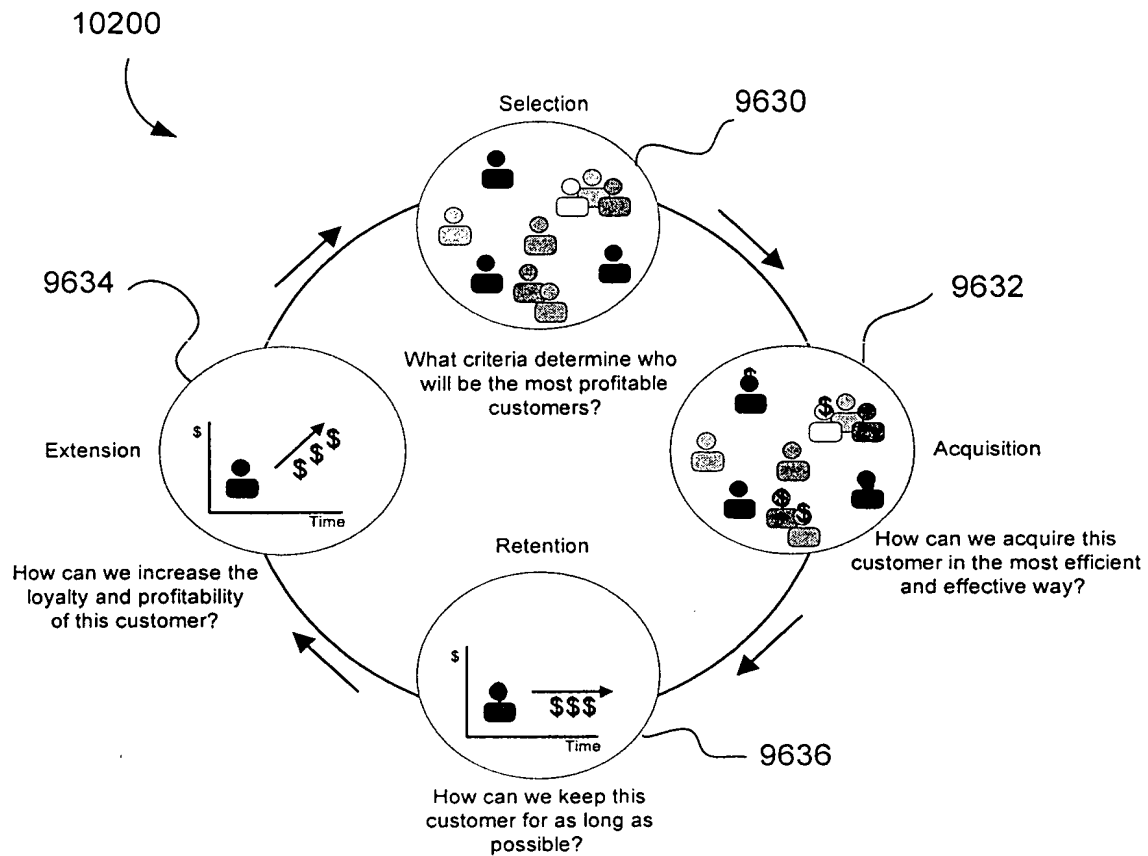


Figure 102

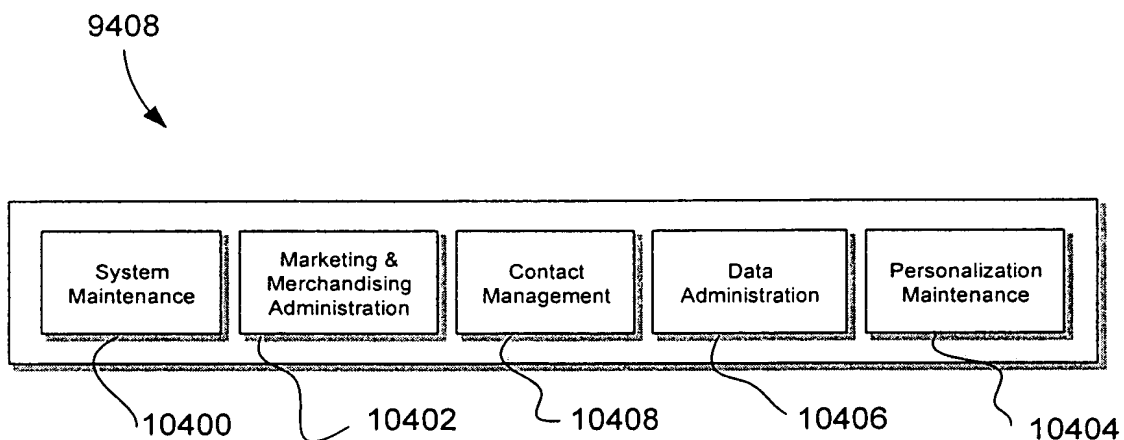


Figure 104

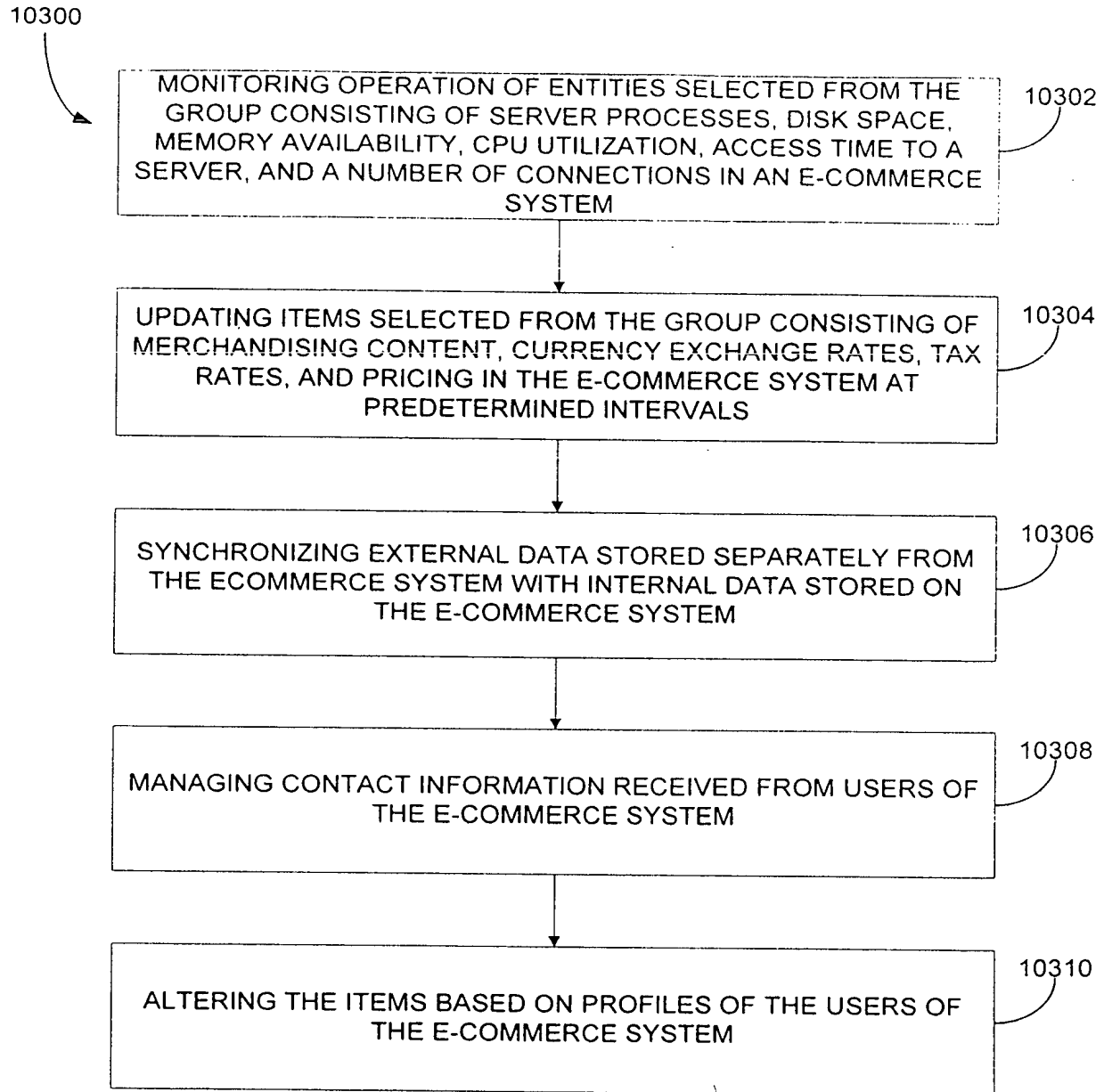


Figure 103

9410

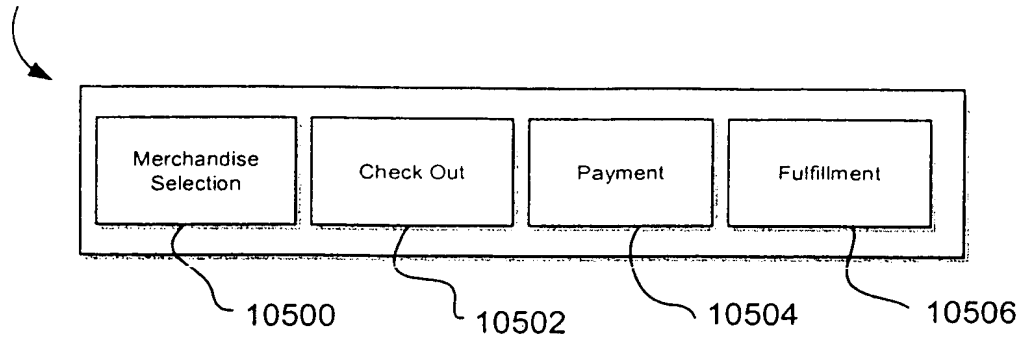


Figure 105

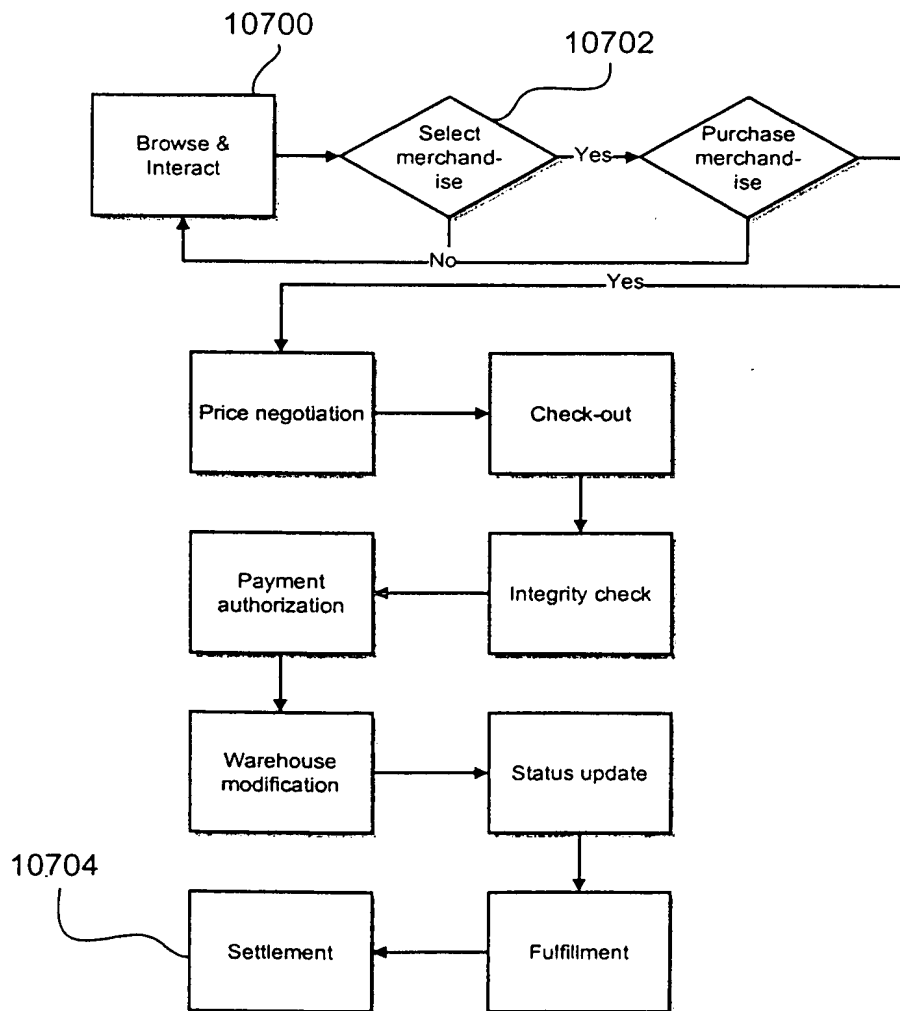


Figure 107

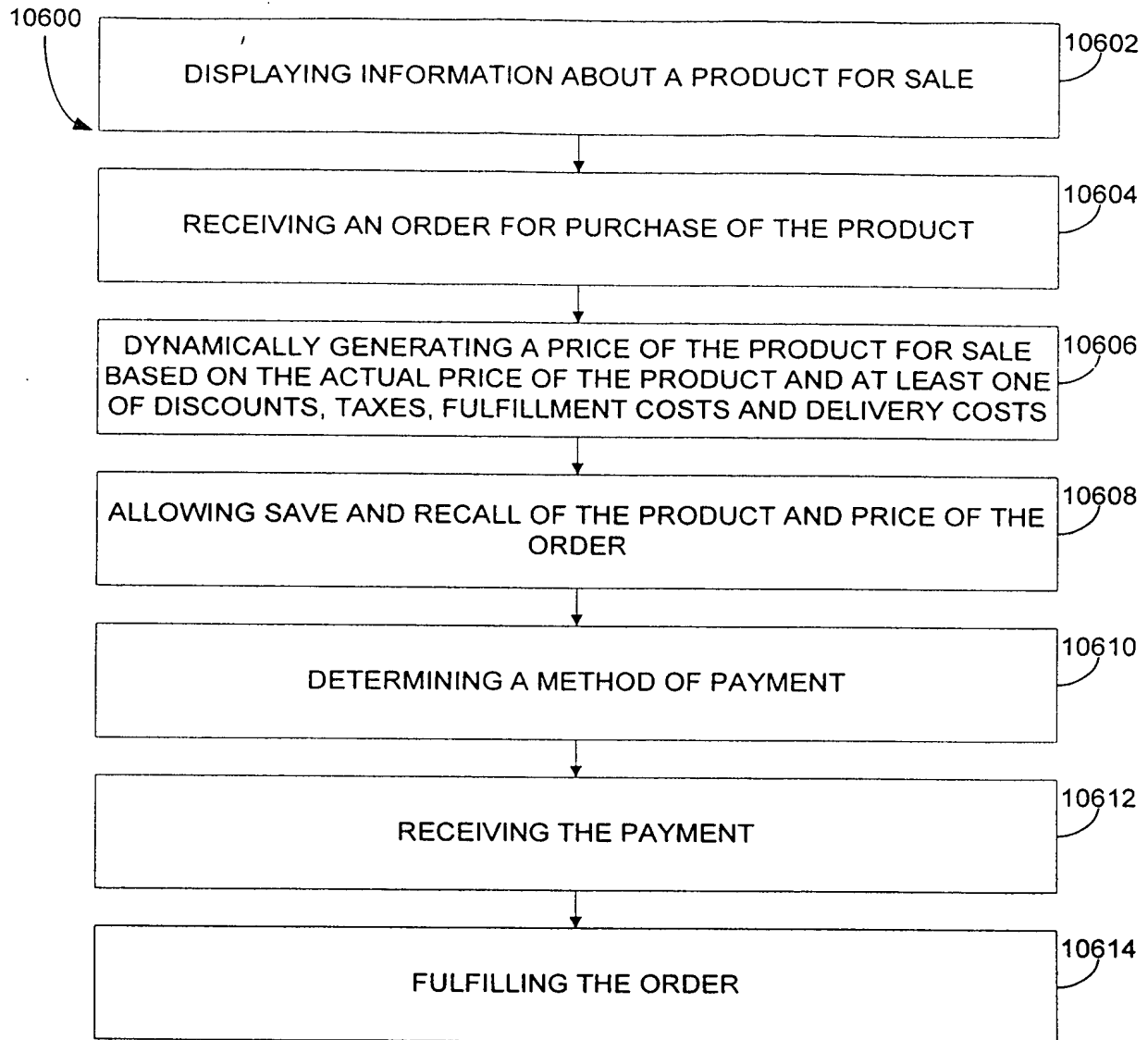


Figure 106

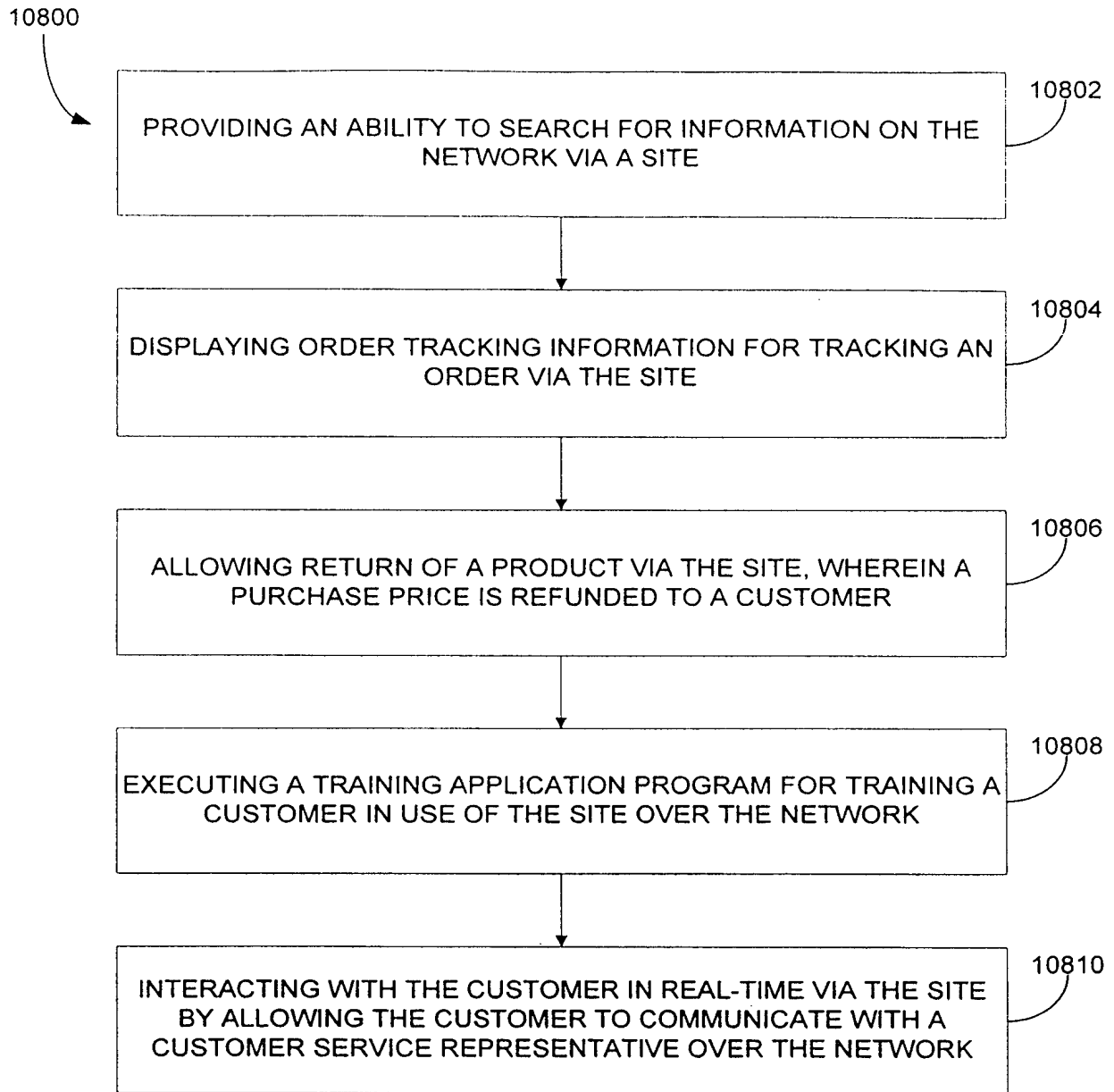


Figure 108

9412

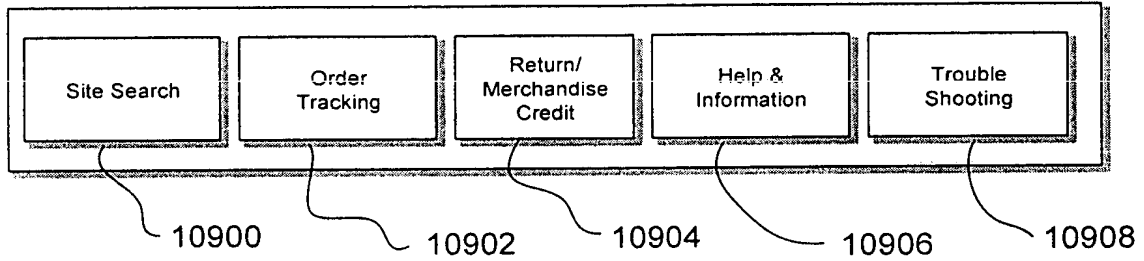


Figure 109

9414

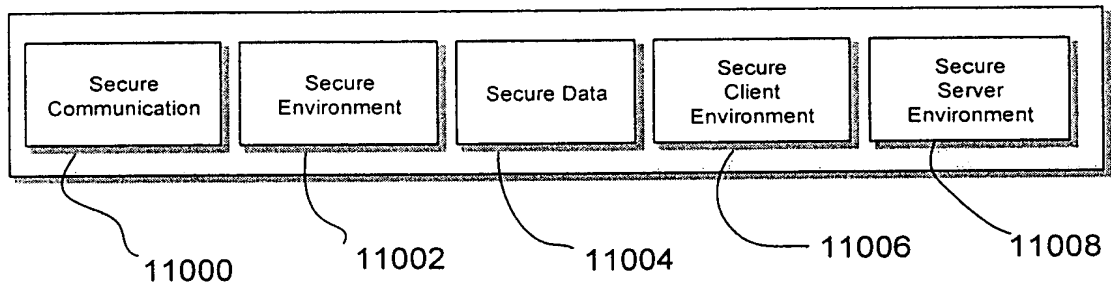


Figure 110

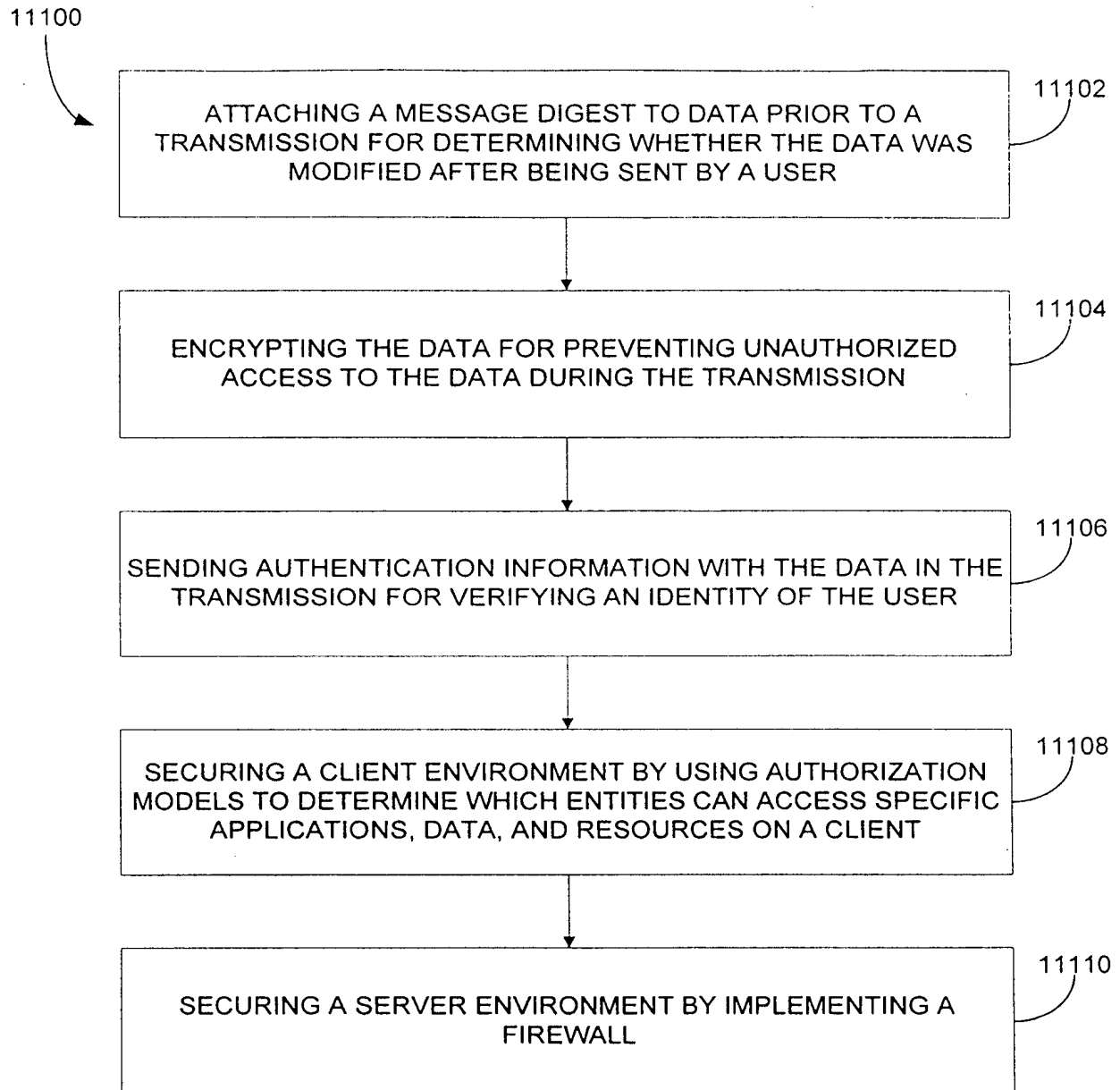


Figure 111